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GEORGE E. BIGGE

Executive Director
OSCAR M.

Bureau of Old-Age and
OSCAR C. FOGGE,

Bureau of Public Assistance
JANE M. HORY, D

Bureau of Employment
EWAN CLAGUE, D

Bureau of Research and
I. S. FALK, Director



AMERICAN FOUNDATION
FOR THE BLIND INC.

EN S. WOODWARD

Executive Director
MITCHELL

Edits
Director


Chairman

Actuarial Consultant

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CONTENTS

	Page
FOREWORD	II
Social Security and the National Economy	1
Income Payments	3
Employment and Wages	5
Social Security Status of the Population in 1944	7
Financing Social Security and Related Programs	13
Significant Developments in 1944	18
Old-Age and Survivors Insurance	31
Claims and Benefits	31
Insured workers	32
Average primary benefit amount	38
Individual beneficiaries and their benefits	40
Family benefits	45
Workers and Their Wage Credits	47
Account-number applicants in 1944	47
Workers in covered employment, 1943.....	48
Wages in covered employment, 1943	53
Work history, 1937-43	55
Financial Factors	61
Technical Note	66
Definitions of Terms	77
Unemployment Compensation	99
Claims and Benefits Under State Laws.....	99
Average amount and duration of benefits	100
Ratio of benefits to collections	101
Interstate claims and benefits	101
Appeals	102
Characteristics of claimants	103
Financing Unemployment Compensation	104
Contribution rates	105
Funds available for benefits	105
Federal Legislative Action	106
Readjustment allowances for veterans	106
Unemployment insurance for civilian workers	106
Employment and Wages	108
Employment covered by State laws	108
Wages in covered employment	110
Technical Note	111
Definitions of Terms	123
Employment Service	129
Public Assistance	134
Assistance Case Loads	134
Old-age assistance	135
Aid to dependent children	136
Aid to the blind	137
General assistance	139
Assistance Payments	140
War Emergency Assistance	146
Civilian war assistance	146
Assistance to enemy aliens and others	147
Source of Funds	148
Trends in total payments, 1936-44	149
Allocation of total costs	149
Allocation of costs for each program	150
Technical Note	153
Recent Publications of the Social Security Board	155
List of Charts and Tables	158
Index	163

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FOREWORD

The war economy was reflected in every aspect of the social security program in 1944. While the crest of war production was reached in the latter months of 1943, as a whole 1944 probably reflected as favorable a year as the United States has known or may soon know again in terms of work opportunities and individual income. It is notable, therefore, that even in this year a substantial part of our population had reason to rely on the social insurance and related benefits to which they were entitled or on assistance provided on the basis of individual need. The information in the present volume makes it clear, moreover, that both the social insurance and the assistance programs were still too limited in scope, coverage, and adequacy to cope fully with the economic risks common among families in an industrial society—old age, unemployment, disability or death of the breadwinner, and costs of medical care. Of these risks, only unemployment has been greatly reduced by the high economic levels generated under the pressures of war.

This issue of the YEARBOOK is therefore of particular significance on two counts. It provides bench marks for gauging economic security at a time when the national economy was operating at or near peak productivity. It also is a record of the resources the United States has—and has not—built up toward meeting approaching changes, which may be more or less drastic but inevitably will be far reaching.

At the end of its first decade, the program established under the Social Security Act provides a bulwark such as American families never before have had in the face of impending economic changes. As coming years add to the record, the efficacy of the program in dealing with the social and individual hazards which it is designed to meet will play no small part in achieving social security in the United States and in contributing to a durable peace.

I. S. FALK, *Chairman,*
Yearbook Advisory Committee.

July 1945.

Social Security and the National Economy

THROUGHOUT 1944 the economy operated at the high level attained by the end of 1943. Following 2 years of intensive mobilization of the country's resources, in which impressive gains were made in all activities related to the war, changes in 1944 were relatively minor. Plans in operation before 1944 were changed in accordance with military developments, but no important measures affecting the war economy were initiated.

According to the Federal Reserve Board index of industrial production, total production dropped slightly during the year. Although production of munitions increased for 1944 as a whole, production schedules of munitions and other war supplies were curtailed during most of the year as accumulated stocks appeared sufficient. While plans were made to increase production of some civilian goods, a general upward revision in war-production schedules in the fall of 1944 caused postponement of most such increases. Production of civilian goods was fairly well maintained in 1944, with a rise in some lines such as foods, fabrics for civilian apparel, repair parts, and agricultural machinery.

Income payments to individuals increased further in 1944 although at a much slower rate than in the previous war years (chart 1). While the annual increase in 1942 and 1943 amounted to \$25-26 billion, in 1944 the rise was only slightly more than half this amount (table 1). About half this increase was used in purchase of consumer goods, and the remainder was held by individuals in the form of savings.

While the population aged 14 and over increased by 0.9 million, the total labor force increased by 1.5 million in 1944, about one-third the increase in 1943. Since the size of the armed forces increased more rapidly than the total labor force, the civilian labor force declined for the second consecutive year; the average for the year, 52.6 million, was almost 1 million below that in 1943. More than a million workers left manufacturing employment in 1944, mainly in the munitions industries, and for the first time since the beginning of the war, employment increased in industries

not directly related to the war effort. Production of munitions increased despite a reduction in employment in those industries because of a rise in output per worker.

The cost of living in 1944—as measured by the Bureau of Labor Statistics index of the cost of goods purchased by wage earners and lower-salaried workers in urban areas—rose about 1.5 percent. This rise was slight in relation to the increases in previous war years because food prices, which had risen substantially in preceding years, were stabilized during 1944.

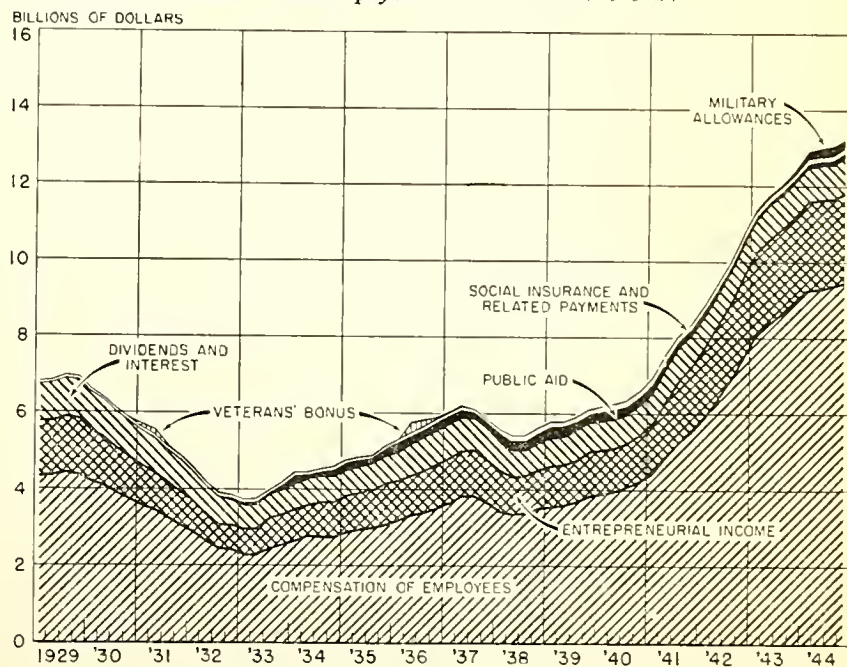
The war has affected practically every aspect of social security operations. The result has been to increase the protection available to some covered workers and to affect adversely the future security of others and their families.

The most important immediate effect of the war has been to cut income loss from unemployment to a minimum. The sharp drop in unemployment reduced unemployment compensation to a negligible amount and caused termination of work programs which had been important in alleviating distress in the 1930's. In 1940 work relief and unemployment

benefits combined totaled more than \$2 billion; in 1944 there was no work relief and unemployment benefits amounted to \$67 million (table 2). The total outlay for public assistance was also reduced as a result of full employment and higher incomes, decreasing by 14 percent from 1940 to 1944 (table 3).

Less drastic changes occurred in the needs arising from other risks to economic security. Many older workers who in ordinary times would have chosen to retire or who would have been forced out of employment had jobs in 1944, thus reducing the number of aged persons and their dependents in need of retirement income or old-age assistance. On the other hand, the war substantially increased the number of persons suffering loss of income as a result of death or disability of the primary wage earner. Payments under old-age and survivors insurance to survivors of wage earners have increased considerably during the war, as have payments under the veterans' program and workmen's compensation. Disability payments under the latter two programs have likewise increased as a result of the larger number of persons at risk.

Chart 1.—Income payments to individuals, 1929-44¹



¹ Monthly average for each quarter.

Source: U. S. Department of Commerce, Bureau of Foreign and Domestic Commerce.

Table 1.—Income payments to individuals, 1944, 1943, and 1940¹

[Corrected to Apr. 2, 1945]

Type of payment	Amount (in millions)			Percentage distribution			Percentage change 1944 from—	
	1944	1943	1940	1944	1943	1940	1943	1940
Total.....	\$156,723	\$143,089	\$76,210	100.0	100.0	100.0	+9.5	+105.6
Compensation of employees ²	112,043	101,813	48,218	71.5	71.1	63.3	+10.0	+132.4
Entrepreneurial income, net rents, and royalties.....	28,017	27,161	14,313	17.9	19.0	18.8	+3.2	+95.7
Dividends and interest.....	11,195	10,389	9,175	7.1	7.3	12.0	+7.8	+22.0
Work relief ³	57	57	1,578	(4)	(4)	2.1		
Direct relief ⁴	944	940	1,097	.6	.7	1.4	+4	-14.1
Social insurance and related payments ⁵	1,970	1,703	1,801	1.3	1.2	2.4	+15.7	+9.4
Military allowances ⁷	2,548	1,020		1.6	.7		+149.8	
Veterans' bonus.....	6	6	28	(4)	(4)	(4)	0	-78.6

¹ All payments for continental United States except compensation of employees, which includes pay of Federal civilian and military personnel stationed outside continental United States, and social insurance and related payments, military allowances, and direct relief for 1944 and 1943, which include payments to persons residing outside continental United States.

² Wage and salary payments minus deductions for employee contributions to social insurance and related programs; includes industrial pensions and payments to armed forces and, beginning February 1944, mustering-out pay.

³ Earnings of persons employed by National Youth Administration, Work Projects Administration, and, for 1940, Civilian Conservation Corps. Excludes earnings of persons employed on other Federal agency projects financed from emergency funds; such earnings are included in compensation of employees.

⁴ Less than 0.05 percent.

⁵ Payments to recipients under special types of public assistance and general assistance, value of food stamps issued through February 1943 by Food Distribution Administration under food stamp plan, and subsistence payments certified in 1940 by Farm Security Administration.

⁶ Payments under programs of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, veterans' pensions, workmen's compensation, Rhode Island sickness compensation, State unemployment compensation, servicemen's readjustment allowances, and railroad unemployment insurance.

⁷ Government portion of payments to dependents of members of armed forces; portion deducted from military pay included under compensation of employees as part of military pay rolls.

Source: Basic data from U. S. Department of Commerce, Bureau of Foreign and Domestic Commerce.

Loss of family income as a result of wage earners' service in the armed forces has necessitated the establishment of allowances to dependents of servicemen and servicewomen. In 1944 such payments, exclusive of contributions from servicemen's pay, totaled \$2.5 billion.

Another effect of the war, with long-term favorable implications, has been to increase the potential benefits of many millions of workers in em-

ployment covered by old-age and survivors insurance who have been enjoying high wages and steady jobs during the war years.

For other workers covered by old-age and survivors insurance the situation is not clear. Many millions have been drawn from covered employment for service in the armed forces. As of the end of 1944, no provision had been made for crediting their military service as covered em-

ployment; without such provision the protection they built up while in covered employment will be reduced or even lapse. The future protection of some workers who have been drawn into the labor force is likewise obscure. Young persons of school age have accounted for about half the abnormal increase in the labor force, while the other half has been composed largely of housewives and other persons not ordinarily in the labor market and persons who had postponed retirement. The majority of the housewives will probably withdraw from the labor market after the war and lose whatever rights to benefits they may have built up on their own employment experience, though many will have insurance rights on the basis of their husbands' wage records. Many of the youngsters in the labor market, most of them boys, will eventually become full-time members of the labor force and gain insured status, even though some of them return to school after the war. Their wartime employment will therefore have little effect on future rights.

Nearly all regular full-time workers in employment covered by State unemployment compensation laws had rights to benefits by the end of 1944 because of steady employment and high wages during the war. If employment is cut rapidly in the transition period, many workers will be eligible for maximum benefits in amount and duration. Benefits paid for unemployment after the reconversion period, however, will be based on employment and wages during that period. Thus the effect of wartime employment and wages on unemployment benefits is temporary in character in contrast to the long-range effect on old-age and survivor benefits.

At the beginning of the war, many States froze the unemployment benefit rights a worker had built up at the time of his induction into the armed forces. The Federal Government enacted the G.I. Bill of Rights (Servicemen's Readjustment Act of 1944, Public Law 346, 78th Cong.) which provides for readjustment allowances to veterans, regardless of their employment prior to induction, for unemployment occurring within 2 years after discharge or the end of the war, whichever is later. This legislation made the freezing provisions of 5 State laws inoperative, and the pro-

Table 2.—Social insurance and related payments to individuals, 1944, 1943, and 1940

[Corrected to Apr. 2, 1945]

Type of payment	Amount (in millions)			Percentage distribution			Percentage change 1944 from—	
	1944	1943	1940	1944	1943	1940	1943	1940
Total.....	\$1,970	\$1,703	\$1,801	100.0	100.0	100.0	+15.7	+9.4
Retirement, disability, and survivor.....	1,903	1,622	1,268	96.6	95.2	70.3	+17.3	+50.3
Old-age and survivors insurance.....	218	173	41	11.1	10.2	2.3	+26.0	+431.7
Railroad retirement.....	138	133	118	7.0	7.8	6.6	+3.8	+16.9
Federal retirement.....	201	162	130	10.2	9.5	7.2	+24.1	+54.6
Civil-service systems.....	128	91	71	6.4	5.3	3.9	+40.7	+80.3
Other contributory.....	1	1	1	.1	.1	.1	0	0
Noncontributory.....	72	70	58	3.7	4.1	3.2	+2.9	+24.1
Rhode Island sickness compensation.....	5	3		.3	.2			
State and local government ¹	345	325	286	17.6	19.1	15.9	+6.2	+20.6
Veterans' pensions and compensation.....	605	452	428	30.7	26.4	23.7	+33.8	+41.4
Workmen's compensation ⁴	391	374	263	19.8	22.0	14.6	+4.5	+48.7
Unemployment insurance.....	67	81	535	3.4	4.8	29.7	-17.3	-87.5
State unemployment insurance.....	62	80	519	3.1	4.7	28.8	-22.6	-88.1
Railroad unemployment insurance.....	1	1	16	.1	.1	.9	0	-93.8
Readjustment allowances.....	4			.2				

¹ Estimated by Department of Commerce, Bureau of Foreign and Domestic Commerce.

² No payment prior to April 1943.

³ Estimated by Department of Commerce, Bureau of Foreign and Domestic Commerce. Social Security Board estimates are: 1944, \$225 million; 1943, \$210 million; 1940, \$183 million. The difference between Commerce and Board estimates is due primarily to the fact that the latter exclude payments made under systems making service-connected disability

payments only (analogous to workmen's compensation), payments under private endowment plans, and systems which provide for purchase of annuities through private insurance companies.

⁴ Estimated by Department of Commerce, Bureau of Foreign and Domestic Commerce. Social Security Board estimates are: 1944, \$380 million; 1943, \$360 million; 1940, \$257 million.

⁵ No payment prior to September 1944.

Source: Based on reports of administrative agencies.

visions of 14 more States will expire in 1945 unless legislative action is taken. In general, the G.I. Bill of Rights will make the freezing provision of the State laws of little significance to most inducted men.

For workers drawn into covered employment from schools or from housework the situation with respect to unemployment compensation rights is obscure. Many youngsters are holding jobs and going to school at the same time; others will probably return to school after the war; many housewives will leave the labor market when the wartime demand for labor slackens. Since a prerequisite for receiving unemployment benefits is willingness to accept another job, many of these former workers may not be eligible for benefits.

Elsewhere in the field of social security protection, provisions for servicemen and veterans and their dependents have been most significant. Nearly all the important legislation has been Federal. It includes provision for allowances to dependents of servicemen, emergency maternity and infant care for wives and babies of servicemen, and a considerable volume of legislation for veterans.

The G.I. Bill of Rights provides, in addition to readjustment allowances for unemployed veterans, education benefits, guaranty of loans for the purchase of homes, farms, or business property, and placement services. Mustering-out pay for veterans released from active duty after December 6, 1941, was made available in amounts ranging from \$100 to \$300 depending on length and place of service. Service pensions were provided for widows and children of veterans of World War I, and the rates of similar pensions for veterans and for survivors of veterans of the Spanish-American War were increased. The monthly benefit rates for service-connected disability payable to veterans of World Wars I and II were increased by 15 percent in May, and in December the same increase was made in comparable benefits payable to veterans of the Regular members of the armed forces and of wars prior to World War I. Benefits available under previously enacted legislation were extended to widows and children of World War II veterans who had a service-

connected disability but whose death did not result from such a disability,

and at the same time the amounts of these benefits were increased.

Income Payments

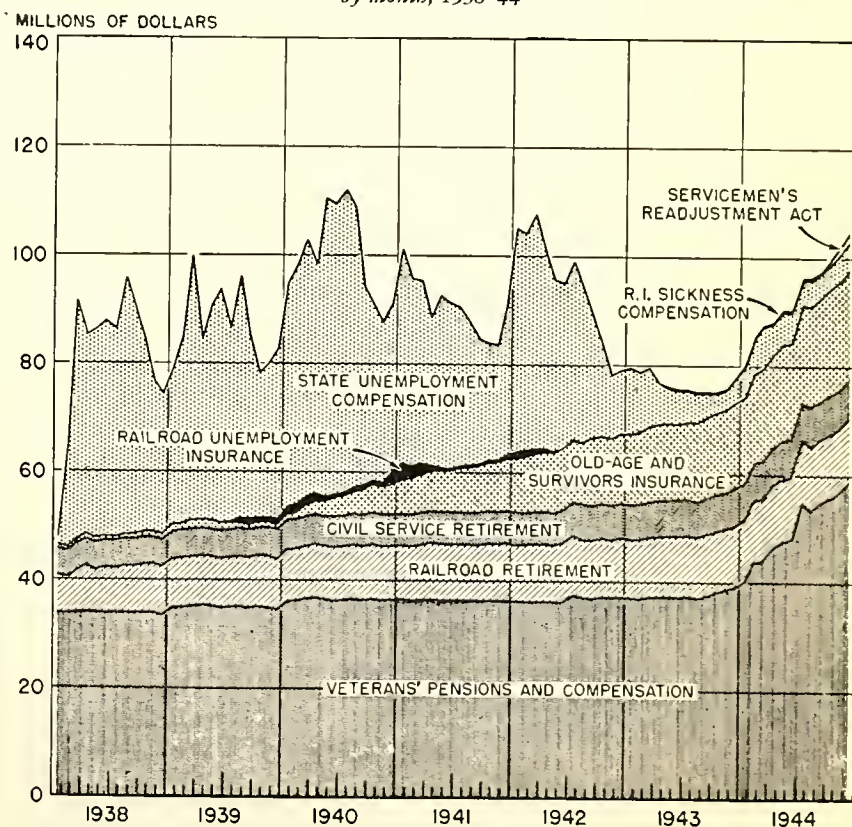
Income payments to individuals in 1944 totaled \$157 billion, an increase of 9.5 percent over 1943. Although this increase was substantial—\$13.6 billion—it is only about half the amount of the rise in 1942 and 1943. Slackening in the rate of increase was largely concentrated in nongovernment payments. In 1943 income payments totaled \$26 billion more than in 1942; about 40 percent of this rise was attributable to the rise in military and other government pay rolls and military allowances. In 1944 the increase in these two types of government payments represented about half the total increase for the year.

The disposition of income payments in 1944 followed approximately the same pattern as in 1943. About \$19 billion of the total was paid in taxes, \$98 billion was used for the purchase of consumer goods, and the remaining \$40 billion was held by individuals in

the form of savings. Thus, of the total increase in income payments over 1943, about half represented a rise in the purchase of consumer goods and services and the remainder took the form of savings, either in cash or in government securities. Two factors account for the fact that tax payments increased only slightly over 1943: about half the increase in income payments was in the form of income which was largely nontaxable—military pay rolls and military allowances—and the taxes collected in 1944 do not take account of some tax liabilities that accrued in that year but were payable in 1945.

Although the consumer expenditure of almost \$98 billion was \$7 billion above that in 1943, it is difficult to assess this increase in terms of quantities of goods purchased. The cost-of-living index for urban areas maintained by the Bureau of Labor Statistics rose less than 2 percent

Chart 2.—Payments to individuals under selected social insurance and related programs, by month, 1938–44¹



¹ Based on table 22.

Table 3.—Public assistance and Federal work program earnings, 1944, 1943, and 1940
[Corrected to Feb. 1, 1945]

Type of payment	Amount (in millions)			Percentage distribution			Percentage change 1944 from—	
	1944	1943	1940 ¹	1944	1943	1940 ¹	1943	1940 ¹
Total	\$944	\$900	\$2,675	100.0	100.0	100.0	-4.7	-64.8
Public assistance (direct relief)	944	940	1,097	100.0	94.9	41.0	+4.4	-14.1
Old-age assistance	693	653	475	73.4	66.0	17.7	+6.1	+45.8
Aid to dependent children	136	141	133	14.4	14.3	5.0	-3.9	+1.6
Aid to the blind	25	25	22	2.7	2.5	.8	+	+16.1
General assistance	89	111	405	9.5	11.2	15.1	-19.5	-78.0
Subsistence payments to farmers			18			.7		
Food stamps		9	44		.9	1.7		
Federal work program earnings (work relief) ¹		51	1,578		5.1	59.0		
Civilian Conservation Corps			216			8.1		
National Youth Administration		4	92		.4	3.4		
Work Projects Administration		47	1,270		4.7	47.5		

¹ Excludes Alaska and Hawaii.

² Excludes NYA out-of-school program and payments in kind.

from 1943, although the index admittedly does not reflect changes in the quality of goods and services or the scarcity of lower-priced items. It seems probable that, even if the increase in consumer expenditures does not indicate a rise in the quantity of goods and services, there was no general lowering in the level of living in 1944 and that, as compared with the prewar years of 1939 and 1940, there was a considerable increase in the over-all volume of civilian goods and services purchased.

The three main factors contributing to the rise in income payments since 1940 have been manufacturing and government pay rolls, including pay of the armed forces, and farm income.

In 1944 only military and other government pay rolls increased as much as 20 percent over 1943. Manufacturing pay rolls, which had risen in 1942 by 42 percent and in 1943 by 33 percent, in 1944 were only 4 percent above the 1943 level; farm income maintained the same level in 1944 as in 1943.

In 1942 and 1943, wages and salaries in employment covered by old-age and survivors insurance increased by about \$12 billion and accounted for more than half the total increase in wages and salaries. In 1944 the increase in covered wages and salaries amounted to \$3¾ billion and accounted for only one-third of the total increase. Thus the rate of increase

in manufacturing pay rolls, the primary component of covered wages, slackened sharply, in contrast to the much slighter retardation in the rise in military and other government pay rolls.

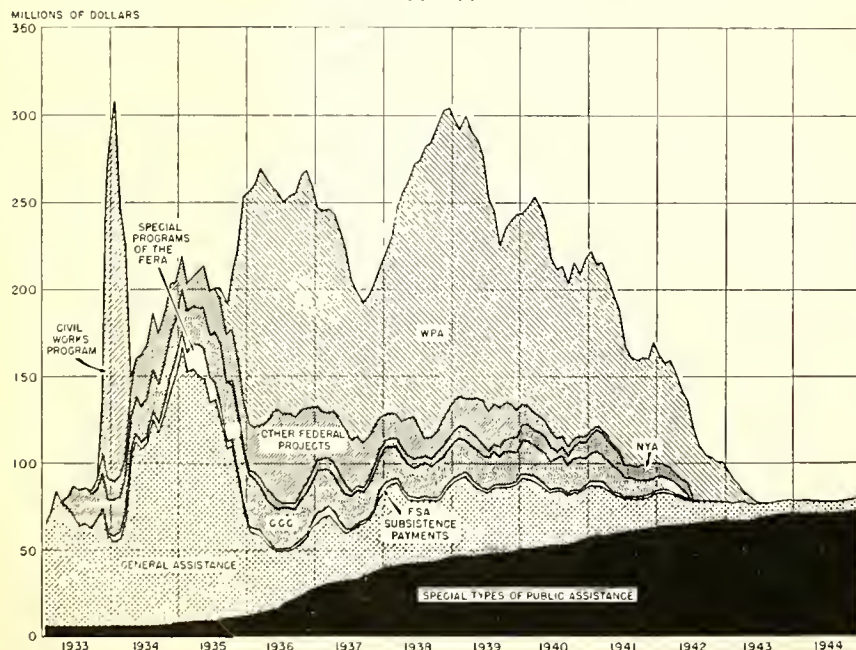
The relative stability of farm income in 1944, after a rise of more than 100 percent from 1940 to 1943, indicates that the increase in production in 1944 was not sufficient to offset the rise in the cost of production, in the face of relatively stable prices for agricultural commodities. Income of nonfarm operators was about 6 percent more than in 1943, mainly because of an increase in the incomes of proprietors of retail establishments.

Dividends and interest payments of \$11 billion totaled almost \$1 billion more than in 1943. Despite the substantial rise in corporate profits during the war, dividend payments have remained relatively stable; in 1944, as in 1943, dividends represented about 50 percent of net profits.

Social Security and Related Payments

Payments under social insurance and related programs in 1944 amounted to almost \$2 billion, the largest amount yet paid out in benefits under these programs (table 2). Even for payments covering the same type of risk, the trend in payments (chart 2) has been mixed as a result of the war. Since 1940, the total paid in unemployment benefits, for example, has decreased 88 percent under State unemployment compensation laws and 94 percent under railroad unemployment insurance, while payments to discharged servicemen during their period of readjustment to civilian occupations, first made during September 1944, increased rapidly during the early months of the program. Retirement payments under old-age and survivors insurance have been retarded by the fact that older workers have put off retirement during the war. On the other hand, war deaths have increased survivor payments at a faster rate than was expected. From 1940 to 1944 the number of claims for retirement benefits decreased, while the number of survivor claims more than doubled. Veterans' payments have increased because of the liberalization of benefit rates to veterans and survivors of veterans of previous wars as well as the payments resulting from service in World War II.

Chart 3.—Public assistance and earnings under Federal work programs, by month, 1933–44



The bulk of the increase of \$267 million in social insurance and related payments in 1944 is accounted for by the increase of \$153 million in payments to veterans and their survivors, of \$45 million in old-age and survivors insurance benefits, and of \$39 million in payments under Federal Government retirement systems. The last, however, consists mainly of refunds—amounting to \$31 million—to employees who had left Government employment.

Public assistance payments in 1944 totaled \$944 million, slightly more

than in 1943 (table 3). While general assistance and aid to dependent children decreased in 1944 and no food stamps were distributed, these decreases were more than offset by the continued increase in old-age assistance. The rise in old-age assistance resulted from higher individual payments, for the number of recipients declined throughout the year. The decrease in payments under general assistance and aid to dependent children reflects the wartime rise in employment opportunities and family incomes.

Employment and Wages

The labor force included almost 64 million persons in an average week in 1944, about 1.5 million more than the 1943 average (table 4). Of the 46 million males, about one-fourth were in the armed forces and the remainder in the civilian labor force. Nearly all the 18 million women in the labor force were civilians; 200,000 women were in the armed forces.

The net increase of 1.5 million in the labor force represented an increase of 2.3 million in the armed forces and a decline of 0.9 million in the civilian labor force. Thus, for the second consecutive year, the average number of workers in the civilian labor force has decreased, from 54.5 million in 1942 to 52.6 million in 1944.

Employment in an average week of 1944, 51.8 million workers, was about 0.6 million below the 1943 average; about 1.2 million fewer men and 0.6 million more women than in 1943 were at work. The average number of unemployed workers dropped 0.2 million, to less than a million, for the first time since the beginning of the war.

Since the mobilization of manpower probably will not exceed the peak reached in 1944, it is of importance from the viewpoint of social security operations to examine the extent of shifts in normal labor-force patterns which occurred in reaching the 1944 levels. While the changes from 1939 to 1944 would be larger than from 1940 to 1944, the significant movements are reflected in the latter comparison, for which data are available.

The total labor force in 1944 included 9.5 million more persons than in 1940. The normal increase would have been about 2.4 million, so some 7.1 million additional persons have been drawn into the labor force by wartime conditions. In an analysis made by the Department of Labor for the period April 1940 to April 1944, when the labor force included 6.7 million persons more than the number normally expected, it was estimated that this excess came from the following sources: boys and girls of school age, 3.3 million; married women, normally housewives, 1.9 million; and men who had postponed retirement

or who were drawn from the fringes of the labor market, 1.5 million. Males accounted for 3.7 million of the excess and females for 3 million.¹

A considerable number of those drawn into the labor force since 1940 obtained employment in industries covered by old-age and survivors insurance and State unemployment compensation laws and therefore have wage credits under these programs. If these persons withdraw from the labor market after the war, their period of covered employment will mean little in the way of continued social insurance protection. In addition, some workers have shifted from noncovered to covered jobs. For this group, extension of coverage to occupations now excluded would continue social insurance protection whether or not they returned to their former jobs at the end of the war. The greatest gains in social security protection undoubtedly have been made by regular members of the labor force who have enjoyed steadier employment and higher wages.

Covered Employment

Employment in an average week in 1944 was 0.6 million below the 1943 average, although still 5.6 million above that in 1940 (table 5). Both the covered and noncovered segments of employment decreased about 1 percent from 1943 levels. Compared with 1940, however, employment covered by old-age and survivors insurance increased by more than 6 million while employment not covered by that program decreased by 0.8 million. The number of workers in employment covered by State unemployment compensation laws increased 7 million over the 1940 level; the larger increase under unemployment compensation, as compared with that for old-age and survivors insurance, indicates that the gain in wartime employment was concentrated in the larger firms. Among industries not covered by the old-age and survivors insurance system, only Federal employment and railroad employment showed gains over 1940 averages; employment in the former rose by almost 2 million and in the latter, by 0.3 million.

The estimates for employment in an average week, obtained from sample enumerations, are a count of individuals and not of jobs. Therefore

Table 4.—*Employment status of the population aged 14 and over in an average week of 1944 and amount of change from 1943 and 1940*

(In millions)

Employment status	1944			Change from 1943			Change from 1940		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Total population aged 14 and over.....	104.6	51.9	52.6	+0.9	+0.4	+0.5	+4.2	+2.0	+2.1
Nonworkers.....	40.6	6.0	34.6	-.6	-.5	-.1	-5.3	-2.6	-2.7
Total labor force.....	64.0	45.9	18.1	+1.5	+.9	+.5	+9.5	+4.7	+4.8
Armed forces.....	11.4	11.2	.2	+2.3	+2.2	(1)	+10.9	+10.7	+.2
Civilian labor force.....	52.6	34.8	17.9	-.9	-1.4	+.5	-1.4	-6.0	+4.6
Employed.....	51.8	34.3	17.5	-.6	-1.2	+.6	+5.6	-.7	+6.3
Nonagriculture.....	43.7	27.6	16.1	-.4	-1.0	+.6	+6.7	+.9	+5.8
Agriculture.....	8.1	6.7	1.4	-.2	-.2	(1)	-1.1	-1.6	+.5
Unemployed.....	.8	.4	.4	-.2	-.1	-.1	-7.0	-5.3	-1.7

¹ Less than 50,000.

Source: Based on *Monthly Report on the Labor Force*, Bureau of the Census, and, for data on armed forces, *Manpower Statistics*, War Manpower Commission.

¹ "Sources of Wartime Labor Supply," *Monthly Labor Review*, August 1944, pp. 264-278.

they are somewhat lower than the figures for pay-period employment reported by employers, which allow for multiple job holding and turnover in employment.

From employer reports to State unemployment compensation agencies, preliminary data are available on the number of workers employed in pay periods at the end of each month. Average monthly employment covered by State unemployment compensation laws in 1944 amounted to about 29.8 million, 3.2 percent less than the average for 1943. Monthly employment in January 1944 exceeded that in January 1943, but, beginning with February and continuing throughout the rest of the year, monthly employment in 1944 was below the levels for comparable months of 1943. A difference of about 345,000 in February widened to more than 1 million by the end of the year.

Data available by industry division through the first 3 quarters of 1944 indicate that average monthly employment covered by State unemployment compensation laws decreased in mining, manufacturing, contract construction, wholesale and retail trade, and finance, real estate, and insurance. More workers than in 1943 were employed in covered jobs in transportation (not including railroads), communication, and other public utilities

and in the service industries. In the service industries the increase marks a reversal of a downward trend which began in 1941. Covered employment in manufacturing in September 1944 was 1.1 million below the wartime peak of 17.7 million workers reached in August 1943. Contract-construction employment continued the steady decline from the level reached in the summer of 1942 when construction of federally financed projects was at its peak; employment in September, 974,000, was almost 27 percent below that in the comparable month of 1943 and about 60 percent below the figure for September 1942.

From the quarterly reports of employers subject to old-age and survivors insurance taxes, it is possible to obtain an estimate of the number of workers in jobs covered by old-age and survivors insurance during the quarter. Because earnings of more than \$3,000 need not be reported, the number of workers employed but not reported is excluded from the estimate. The number of persons in covered employment at some time during a 3-month period will be larger, of course, than the number so employed at any one time or in a given pay period. Employment covered by old-age and survivors insurance during an average quarter of 1944, 36.2 million workers, was about 3.2 percent less

than the 1943 average. This drop is due largely to the decrease in employment in the munitions industries (chart 4), which amounted to more than a million workers during 1944, coupled with a generally lower turnover rate in employment in 1944. Differences between the 2 years in the number of workers with earnings of more than \$3,000, which would result in lower reported employment, may account for part of the decrease.

Perhaps the most significant employment figure for indicating the coverage of a social insurance program is the total number of workers in covered employment during the course of a year. In 1944 about 47.5 million workers had some employment covered by old-age and survivors insurance, approximately 1.0 million or 2.2 percent less than in 1943, the peak year for this program. For the State unemployment compensation programs, the number of workers in covered employment during the year, 44 million, was almost 1 million or 2 percent below the 1943 level. Continued demands for men for the armed services took more workers from covered employment than were replaced by new workers, and there was probably less movement from noncovered to covered employment in 1944 than in 1943.

Comparison of the number of workers in covered employment during a year with the number in an average pay period indicates the extent of turn-over in covered employment. The difference between employment in an average pay period and during a year has increased considerably because of withdrawals for service in the armed forces and consequent replacements. In 1940 the difference between the two totals for the State unemployment compensation programs was only 8.8 million, while in 1942, 1943, and 1944 it was 14 million. In old-age and survivors insurance, although the number of workers earning taxable wages increased considerably each year from 1940 to 1943, the average length of time in covered employment, measured by the number of quarters with wage credits, declined over the period. From 1940 through 1942 there was a gradual decrease in the proportion of workers with 4 quarters of employment; in 1943 the percentage was about the same as in 1942.

Employment in the railroad and related industries covered by the rail-

Table 5.—*Estimated number of workers in civilian labor force and employed in industries covered by selected social insurance and related programs and in industries excluded from such coverage, 1940-44*

[In millions]					
Type of employment	1944 ¹	1943	1942	1941	1940
Employment in average week:					
Civilian labor force.....	52.6	53.5	54.5	54.1	54.0
Unemployed.....	.8	1.1	2.4	5.0	7.8
Employed, total.....	51.8	52.4	52.1	49.1	46.2
Old-age and survivors insurance coverage.....	30.4	30.8	30.0	27.5	24.0
State unemployment compensation coverage.....	29.0	29.5	28.0	25.5	22.0
Not covered by old-age and survivors insurance, total.....	21.4	21.6	22.1	21.6	22.2
Railroad ²	1.4	1.4	1.3	1.2	1.1
Federal Government ³	2.7	2.7	2.0	1.2	.8
State and local government ⁴	2.9	2.9	3.0	3.1	3.1
Agriculture.....	8.1	8.3	8.6	8.6	9.2
Nonagricultural self-employed.....	4.5	4.5	5.1	5.2	5.4
Domestic service, nonprofit, etc.....	1.8	1.8	2.1	2.3	2.6
Employment in average pay period:					
State unemployment compensation coverage.....	29.8	30.8	29.3	26.8	23.1
Railroad ²	1.6	1.6	1.5	1.3	1.2
Federal Government ³	2.8	2.8	2.1	1.3	.9
State and local government ⁴	3.0	3.0	3.1	3.2	3.2
Employment during quarter (average for year):					
Old-age and survivors insurance coverage.....	36.8	37.4	36.0	32.9	28.9
Employment during year:					
Old-age and survivors insurance coverage.....	47.5	48.6	46.9	41.0	35.4
State unemployment compensation coverage.....	44.0	44.9	43.3	37.6	31.9
Railroad ²	3.0	2.8	2.5	2.0	1.7

¹ Preliminary estimates for old-age and survivors insurance.

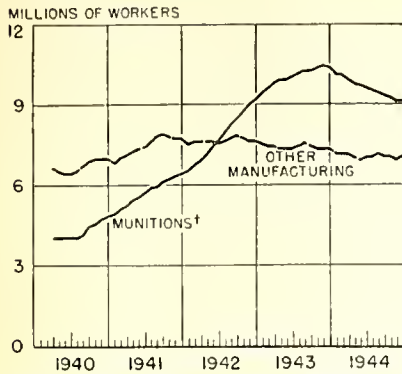
² All covered by railroad retirement and unemployment insurance programs.

³ Approximately 90 percent covered under Federal retirement systems in 1944.

⁴ Approximately 55 percent covered under State and local retirement systems in 1944.

Source: Estimates for coverage under old-age and survivors insurance and State unemployment compensation, except coverage in an average week, based on Social Security Board data. Other estimates from or based on *Monthly Report on the Labor Force*, Bureau of the Census; from Bureau of Labor Statistics, Department of Labor; and from Railroad Retirement Board.

Chart 4.—*Employment in munitions and other manufacturing industries, by month, 1940-44*



† All metal-using industries, rubber industries, selected chemical industries, Government manufacturing arsenals, and navy yards.

Source: U. S. Department of Labor, Bureau of Labor Statistics.

road retirement and unemployment insurance programs was slightly higher in 1944 than in 1943; approximately 3 million workers were employed at some time during 1944 as compared with 2.8 million in 1943. Average monthly employment, however, was the same in both years, 1.6 million, indicating a slightly higher turn-over in 1944.

The average monthly number of civilian workers in the employ of the Federal Government in the United States was 2.8 million in both 1943 and 1944. About 25 percent more workers were employed outside the United States in 1944 than in 1943. The number of Federal civilian employees subject to retirement acts as of June 30, 1944, was 3 million, about the same as a year earlier. Turn-over in employment was considerable in 1944. Refunds of contributions were made in 1944 to 704,000 workers who had left Government service. The comparable figure for 1943 was 204,000. Although figures for both years include workers who had left the service in prior years, claims were processed more rapidly in 1944 than in previous years and a considerable part of the increase over 1943 reflected a rise in claims for refunds.

Employment in State and local government units in 1944, 3 million, remained at the 1943 level. Establishment of several new retirement systems in 1944 slightly increased the proportion of State and local government workers covered by retirement systems; this increase was largely confined to employees covered by State-administered systems.

Covered Earnings

Earnings of self-employed persons and of persons at work for wages and salaries totaled \$137 billion in 1944; other income payments—in the form of dividends and interest, social insurance and relief payments, and payments under government programs designed to aid special groups, such as allowances for dependents of servicemen—totaled \$20 billion. Thus 87 percent of total income payments in 1944 was of a type directly affected by changes in economic conditions and went to individuals directly dependent on the availability of work and on their ability to engage in gainful employment.

The extent to which gainfully employed persons are protected against loss of earnings or loss of earning power varies considerably, for the most part, with the character of their employment. Self-employed persons, workers in agriculture and domestic service, employees of certain non-profit, charitable, and religious organizations, and small groups of other workers are not covered by any social insurance program. When they suffer loss of income as a result of unemployment, disability, old age, or death of the primary earner, these workers and their families have no means of support other than private resources or public assistance for those who meet a test of need.

The military service of men and women is likewise generally excluded from coverage by social insurance, although Federal laws afford protection against the loss of earning power as a result of disabilities incurred in service, death resulting from service, and, for those with service-connected disability, death from any cause. Various provisions relating to employment of veterans are also in effect,

including readjustment allowances during unemployment within the 2 years following discharge from the armed forces or the end of the war.

In 1944, 64 percent of all earnings were received by persons who were contributing to social insurance and related programs for old-age retirement (table 20). The most comprehensive of these, old-age and survivors insurance, covers commercial and industrial workers whose wages and salaries represented 54 percent of all earnings in 1944. Although covered wages and salaries increased by 5.4 percent in 1944, the rise in total earnings was 8.5 percent; consequently, the proportion of total earnings covered by the program dropped 1.7 percent. When covered wages and salaries are related to total wages and salaries only, the proportion covered by the program was 65 percent, a decrease of 2.8 points from the 1943 percentage.

Other workers covered by retirement systems—railroad workers, most Federal workers, and about half the State and local government workers—received wages and salaries in 1944 which represented 9.7 percent of total earnings and 11.8 percent of total wages and salaries.

The relationship between total earnings and covered wages and salaries is of limited significance in unemployment insurance because of the difficulty of extending unemployment insurance to self-employed persons. The more significant comparison is the ratio of covered wages to total wages. In 1944, 61.4 percent of all wages were paid in employment covered by State unemployment compensation laws, a decrease of 2.9 points from 1943. An additional 4.0 percent of wages were paid in employment covered by railroad unemployment insurance.

Social Security Status of the Population in 1944

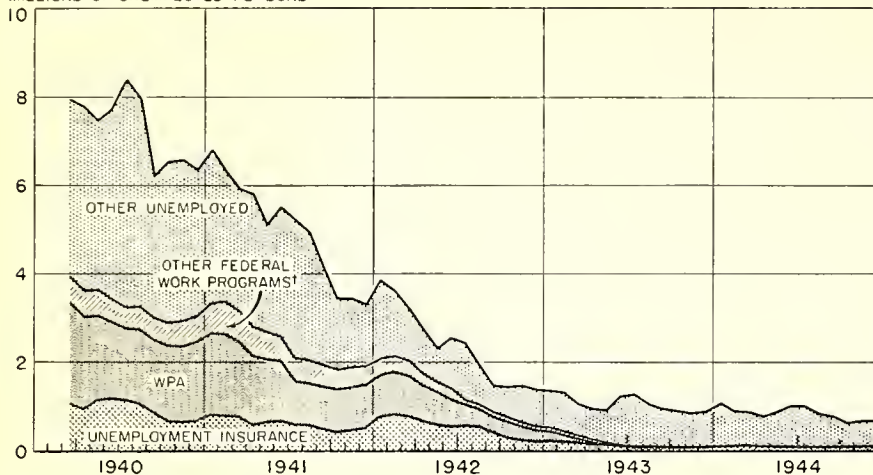
In spite of the high level of employment, in an average week of 1944 some 15 or 20 million persons were dependent for support on sources of income other than current earnings of their own or of an immediate family member. The circumstances which left these persons without earned income were, in the main, the persistent risks to individual and family security—sickness and disability, unemployment, old age, and the death

of the breadwinner.

During 1944, also, many families found their normal source of income cut off as a result of the military service of the usual breadwinner. In June of 1944, 2.5 million wives of men in the Army and perhaps 1.0 million wives of men in the Navy, Marine Corps, and Coast Guard were receiving family allowances under the Servicemen's Dependents Allowance Act. More than half the 2.5 million Army

Chart 5.—Estimated total number of unemployed persons, persons with Federal work program earnings, and unemployment insurance beneficiaries, by month, March 1940–December 1944¹

MILLIONS OF UNEMPLOYED PERSONS



¹ Excludes partially employed persons receiving State unemployment compensation or railroad unemployment insurance payments, students employed on NYA student work program, and workers on WPA projects.

† Includes NYA out-of-school work programs and CCC.

Source: Estimates of total unemployed from U. S. Bureau of the Census, *Monthly Report on the Labor Force*, May 15, 1944 (Special Surveys: *Monthly Report on the Labor Force*, No. 23); unemployed persons receiving payments under selected programs computed from data in current issues of *Social Security Bulletin*.

wives had no children, and many of them may have been employed; probably for a large proportion of the servicemen's families with children, the family allowance provided a major source of income. About 2.5 million children were receiving such benefits in the middle of 1944. In addition, some 3 million parents and brothers and sisters who had been dependent on a serviceman for support were receiving allowances. About one-third of the total amount was contributed by the servicemen themselves through deductions from their pay; about two-thirds was provided by the Government.

Unemployment

In sharp contrast to the situation before the war, in 1944 unemployment was the least serious threat to family security. With more than 11 million men and women in military service, the Nation was able to achieve its production goals only by drawing on groups which would not normally have been in gainful employment.

Nevertheless, in an average week in 1944, about 800,000 persons were unemployed (table 6). Some were new in the labor force and had not yet found suitable jobs; others were changing from one job to another or had been laid off as a result of temporary local cut-backs or interruptions in production.

The average weekly number of

persons receiving benefits for total unemployment under the State unemployment compensation laws, the Railroad Unemployment Insurance Act, and, in the last 4 months of the year, the G. I. Bill of Rights, was less than 100,000. Some unemployed persons failed to receive benefits because they had been working in noncovered jobs, primarily in agriculture; others, newly entering the labor force or reentering after long absence, had not had time to earn the wage credits necessary to qualify; still others found employment during the waiting period. A few had exhausted their benefit rights and had not found other jobs they could do.

[In millions]

Item	1944	1943	1940
Average weekly number unemployed	0.8	1.1	7.8
Receiving benefits for total unemployment	.1	.1	.9
On Federal work programs		.1	2.5
State unemployment compensation programs:			
Individuals claiming benefits	1.0	1.3	7.3
Individuals filing valid claims	.9	1.1	6.1
Beneficiaries	.5	.7	5.0
Exhaustions	.1	.2	2.6

Altogether, 1.0 million persons filed claims for benefits under the State unemployment compensation laws, a drop of 17 percent from 1943. About 43 percent of those filing valid claims did not draw benefits, however, primarily because they were reemployed

by the end of the waiting period.

Most workers remained unemployed for relatively short periods. The proportion of beneficiaries under State unemployment compensation laws who exhausted all benefit rights was 20 percent in 1944, as compared with 26 percent in 1943 and 51 percent in 1940. Probably many of those who exhausted their rights in 1944 were older, less efficient, or handicapped workers who were being forced out of the labor market.

Only 6,750 railroad workers filed applications for benefits under the railroad unemployment insurance law in the benefit year ended June 30, 1944. Of these, 4,680 drew benefits in one or more registration periods; the majority of the others found employment before they drew any benefits. Only 8.5 percent of the beneficiaries exhausted their benefit rights. As in previous years, unemployment benefits to railroad workers were in general concentrated in the States with the greatest railroad mileage (table 23).

Persons who had to depend wholly or partly on unemployment benefits for income to tide them over shorter or longer periods of unemployment received, on the average, higher weekly benefit amounts in 1944 than were paid in previous years. Because they are related to recent earnings, unemployment benefits respond relatively quickly to changes in wage rates and weekly earnings. The continued rise in covered earnings was primarily responsible for the increase in the average weekly benefit amount for total unemployment under State unemployment compensation laws from \$13.84 in 1943 to \$15.90 in 1944. Liberalizations in the unemployment compensation laws of some States which became effective in 1944 also accounted for part of the rise. With rising earnings, a larger proportion of workers have had their weekly benefit amounts cut off by the statutory maximum. To many such workers, unemployment compensation represented far less than 50 percent of weekly earnings. In 1944, almost 60 percent of all benefits for total unemployment were at the maximum specified in the State laws, as compared with about 25 percent in 1940, although many States had increased the maximums substantially in the interim.

Unemployment allowances for veterans under the G. I. Bill of Rights became payable in September 1944.

Table 6.—*Employment status of the population in an average week, 1944 and 1940*

[In millions]		
Population group	1944	1940
Total population.....	138.0	132.0
In military service.....	11.4	.5
Total civilian population.....	126.7	131.5
In labor force.....	52.6	54.0
Employed.....	51.8	46.2
Unemployed.....	.8	7.8
Wives (not in labor force) of men in labor force.....	22.0	23.0
Children under 18 (nonworking) of persons in labor force.....	34.0	34.5
Others.....	18.1	20.0

By December, the average weekly number of unemployed veterans receiving benefits under this program was 16,800, and the benefits paid during the month amounted to \$2.0 million, about two-fifths as much as was paid under State unemployment compensation laws in that month. The unemployment allowance for a week of total unemployment is \$20 for all veterans.

Old Age

A substantially larger proportion of persons aged 65 and over were employed during 1944 than in 1940. Nevertheless, in December 1944 some 6 million aged persons were dependent on sources of income other than current earnings (table 8).

In the 5 years since monthly benefits first became payable under old-age and survivors insurance, that program has come to play an increasingly significant role in providing a basic retirement income. In December 1944, 600,000 persons aged 65 and over were receiving either retirement or survivor benefits. Of these, 378,000 were primary beneficiaries receiving retirement benefits on the basis of their own earnings, and the remainder were aged wives receiving supplementary benefits, or aged widows or surviving parents. Many aged persons entitled to benefit gave up their benefits for a month or more during 1944 to return to covered employment. At

the end of December, benefits of 82,000 primary beneficiaries were withheld. About 700,000 persons who might have qualified for benefits had never applied; presumably most of them were still working. In October 1944 the Social Security Board issued a new ruling permitting the recomputation of benefits for persons who returned to work after entitlement and earned enough to increase their benefit amount. Many older workers who, after filing for primary benefits, have been able to find steady and relatively well-paid work during the war years may benefit by this ruling.

The average monthly amount payable to a primary beneficiary in 1944 was \$24, less than \$1 above the average primary benefit in 1943. Long-term benefits are very slow to reflect changes in wage levels. Benefits awarded in 1944 were higher than in any previous year, but the benefit amounts for persons who had come on the rolls in earlier years remained unchanged in spite of rising wages and higher costs of living.

For aged beneficiaries whose wives were also entitled to benefit, the average monthly family benefit was \$38. About 35 percent of the men had wives aged 65 and over who were entitled to supplementary benefits; roughly another 35 percent were married, but their wives had not reached age 65 and so were not yet entitled to benefits.

Studies of old-age and survivors insurance beneficiaries made during the past few years in seven cities (Philadelphia, Baltimore, St. Louis, Birmingham, Memphis, Atlanta, and Los Angeles) have given some indication of the other resources available to such persons. Except in Los Angeles, from 12 to 14 percent of the men receiving primary benefits reported no family income during the survey year except their old-age benefits. An additional 1 percent in the three southern cities and an addi-

Table 8.—*Estimated number of persons aged 65 and over receiving income from specified source, December 1944 and 1940*

[In millions]				
Source of income ¹	December 1944			December 1940, total
	Total	Men	Women	
Total.....	10.0	4.8	5.2	9.2
Employment.....	3.6	2.3	1.3	2.6
Earners.....	2.7	2.3	.4	2.0
Wives of earners.....	.9	—	.9	.7
Social insurance and related programs	1.2	.8	.4	.6
Old-age and survivors insurance ²	.6	.3	.2	.1
Other ³.....	.6	.5	.1	.4
Old-age assistance.....	2.1	1.0	1.1	2.1
Institutional care.....	.2	.1	.1	.2
All other.....	2.9	.7	2.3	3.6

¹ Some persons received income from more than 1 source shown.

² Persons receiving primary, wife's, widow's, and parent's benefits.

³ Railroad, civil-service, and State and local government retirement systems and veterans' program.

tional 4 percent in the three northern cities were living on their benefits and supplementary assistance or relief, primarily old-age assistance. Another 4 or 5 percent who were receiving relief had some private income as well. In Los Angeles, only 4 percent of the men beneficiaries and their families lived throughout the survey year on their old-age insurance benefits alone, while 12 percent had only relief income to supplement their insurance benefits, and another 13 percent received both assistance and private nonrelief income. In the seven cities, from 82 to 87 percent of the beneficiaries or their wives had additional income. This income was received from various sources, including savings, annuities, other retirement benefits, earnings, unemployment compensation, and contributions from relatives outside the household. For some families—about a third of the total—private income was substantial, amounting to \$500 or more. For many, however, private resources were small and not necessarily continuing. In general, the persons receiving the smallest benefits had the least income from other sources, except relief income. The adequacy and availability of old-age assistance and other relief varied greatly from place to place.

About the same number of aged persons as received old-age and survivors benefits were getting veterans' pensions or retirement, disability, or survivor benefits under the special retirement systems for railroad workers and Federal, State, and local government workers in December 1944.

Table 7.—*Unemployment insurance beneficiaries and benefits, 1944 and 1943¹*

Program	Beneficiaries			Benefits		
	Number (in thousands)		Percentage change from December 1943	Amount (in thousands)		Percentage change from 1943
	December 1944	December 1943		1944	1943	
Total.....	—	—	—	\$67,086	\$80,560	-16.7
State unemployment compensation.....	74.9	64.4	+16.3	62,385	79,643	-21.7
Railroad unemployment insurance.....	1.2	.7	+71.4	582	917	-36.5
Service men's readjustment allowances.....	16.8	—	—	4,119	—	—

¹ See table 21 for notes on programs and data for earlier years.

Among beneficiaries of the veterans' program, increasing numbers of disabled veterans and survivors of veterans are reaching age 65. The number of Spanish-American War veterans receiving pensions on account of age—a group composed predominantly of veterans over age 65—has increased more than 10 percent in each of the last 2 years. The special retirement systems are growing more slowly. A small number of individuals and of families receive both old-age and survivors benefits and benefits under one or more of these special systems.

In spite of increased employment opportunities, the number of persons receiving old-age assistance was as large in 1944 as in 1940. Many of these old people were disabled or incapacitated for gainful employment. The average old-age assistance payment in December 1944 was \$28 as compared with \$27 in December 1943 and \$20 in December 1940. Changes in old-age assistance payments have thus reflected in substantial measure the rising costs of living. Probably in many States the availability of more nearly adequate funds has meant also that a larger proportion of those in need received assistance.

Little information is available on the sources of income of about 3 million aged persons who in December 1944 were neither employed or married to employed persons nor receiving insurance benefits or public assistance. The fact that over 2 million of them were women suggests that a substantial number may have been living with children or other relatives. Others had income from savings or private insurance. In these 4 years, moreover, the total number of aged persons in the population has increased by more than 800,000 (table 8).

In 1944 life insurance companies

paid about \$180 million in annuities, of which about \$35 million was paid under group annuity contracts, and also paid about \$275 million in installment payments from amounts previously left with the companies under death claims, matured endowments, and surrenders of policies. A substantial part of these amounts probably went to aged persons, who also received some share of the lump-sum death payments, matured endowments, and other payments made by insurance companies. About \$85 million additional was paid under non-insured industrial pension plans. These amounts may be compared with the \$133 million paid in 1944 under the old-age and survivors insurance program to persons aged 65 and over, and the \$339 million of retirement benefits paid under the railroad retirement, Federal civil-service and State and local retirement systems, and the veterans' program, or with the \$693 million paid to old-age assistance recipients during the year.

Dependent Survivors

For widows and for children whose father had died, 1944 brought greater employment opportunities than are ordinarily available. Perhaps twice as many fatherless children under 18 were employed in 1944 as in 1940. Necessary as such employment may have been for the war effort, the interruption or cessation of schooling which it entailed would certainly not be desirable in normal times. Nor does society gain by the forced employment of widows with young children.

By December 1944, almost 300,000 fatherless children and 100,000 widows under 65 with children were receiving survivor benefits under old-age and survivors insurance. In spite of the limited coverage of this Federal system, a larger number of

Table 10.—*Estimated number of children under age 18 with father dead and of widows under age 65 receiving income from specified source, December 1944*

(In millions)		
Source of income	Children under age 18	Widows under age 65
Total.....	2.8	3.2
Employment.....	.2	1.5
Social insurance and related programs.....	.4	.2
Old-age and survivors insurance.....	.3	.1
Other ¹.....	.1	.1
Aid to dependent children.....	2.2	3.1
Care outside the home.....	.1	(²)
Other.....	1.9	1.4

¹ Veterans' pensions or compensation and railroad, civil-service, and State and local government retirement systems.

² Only in cases in which the father was dead; see table 155 for total number of children receiving aid to dependent children.

³ Receiving payments on behalf of their children.

⁴ Less than 50,000.

orphaned children and their mothers were receiving survivor benefits than were receiving aid to dependent children (table 10).

The average survivor benefit in December 1944 for a family of a widow and one child was \$34; for a widow and two children, \$47; and for a widow and three or more children, \$50. Benefits payable to families in which there is a widow and more than two children are limited by the provision in the Social Security Act that the total benefits for a family may not be more than twice the primary benefit. The average payment to all families receiving aid to dependent children in December 1944 was \$46; it is not known whether the average for the one-third of the families in which the father was dead differed from that for other families.

Among the families included in three of the cities covered in the special surveys of old-age and survivors insurance beneficiaries, about the same proportion of widow-and-children families as of retired men and their families were living on social insurance benefits alone; in Birmingham, Memphis, and Atlanta, the proportion was 1½ times as large, and in Los Angeles it was almost twice as large. While 24 percent of the retired men beneficiaries in Los Angeles received old-age assistance, only 6 percent of the widow-and-children families received aid to dependent children, and only 7.5 percent received relief from any source. About the same proportion of widow-and-children families as of retired men beneficiaries—between 80 and 90 per-

Table 9.—*Old-age retirement beneficiaries and benefits, 1944 and 1943¹*

Program	Beneficiaries			Benefits			Average monthly benefit, June 1944
	Number (in thousands)		Percentage increase from December 1943	Amount (in thousands)		Percentage increase from 1943	
	December 1944	December 1943		1944	1943		
Total.....	2 896.7	2 772.5	16.1	\$457,575	\$406,062	12.7	-----
Old-age and survivors insurance.....	508.7	411.4	23.7	119,009	97,257	22.4	\$24
Railroad retirement.....	124.3	119.4	4.1	98,667	94,553	4.4	66
Federal civil service.....	61.2	56.2	8.9	60,511	56,720	6.7	86
State and local government.....	147.0	136.0	8.1	135,300	124,900	8.3	78
Veterans' program.....	55.5	49.5	12.1	44,088	32,632	35.1	74

¹ See table 21 for notes on programs and data for earlier years.

² Includes a few individuals receiving benefits under more than 1 program.

cent—had some private nonrelief income during the survey year.

About two-thirds of all widows under age 65 had no children under age 18 and therefore could not receive benefit income from old-age and survivors insurance. Some of these women were employed in 1944, others may have been living with older children who had jobs, still others lived on savings or private insurance, contributions from relatives and friends, and on general assistance from State and local assistance agencies.

During 1944 private insurance companies paid out about \$1,290 million in death benefits, largely in the form of lump-sum payments. As was indicated earlier, installment payments of \$275 million were made from funds left with the companies in previous years. Information is not available on the portions of these amounts paid to aged and to younger survivors.

Disability

In 1944, as in many earlier years, disability constituted perhaps the most serious threat to family security—serious because of the number of persons affected, because of its unpredictable character, because it may occur when family responsibilities are heaviest, and because in many cases it involves not only loss of earnings but also expenditures for medical and hospital care.

Probably 7 or 7.5 million persons were disabled on an average day in 1944. Of these, somewhat more than half were disabled for less than 6 months, the others for 6 months or more. Perhaps half of these 7 or 7.5 million persons were in the labor force or would have been in the labor force except for their disability. The wage loss from temporary disability—including the wage loss, during the early months of their disability, of workers who became permanently disabled during the year—was about \$3.5 billion in 1944.

Protection against wage loss due to work-connected disabilities was available in 1944 to most workers in industry and commerce under the State workmen's compensation laws. Work-connected disabilities, however, including the relatively numerous work injuries to agricultural workers, constitute less than 10 percent of all disabilities. Disability payments under workmen's compensation laws in 1944—for both short-term and long-

term disabilities—amounted to \$191 million.

About 4,500 individuals were receiving weekly sickness benefits under the Rhode Island sickness compensation program at the end of 1944. Slightly more than 40,000 former government workers were receiving monthly disability benefits—almost all for long-continued disabilities. Monthly disability benefits were payable also to almost 40,000 former railroad workers. Such benefits are payable under the Railroad Retirement Act only to workers who have reached age 60 or have had 30 years of railroad employment and thus may be regarded as a form of old-age retirement protection. About \$68 million was paid in benefits under these programs in 1944.

Some 900,000 veterans of World War II and earlier wars were receiving disability benefits at the end of 1944. In about three-tenths of the cases, the disability was rated as at least 60 percent of total; the remainder had partial disabilities of a kind which would not have been included in the count of 7.5 million disabled persons.

About 72,000 needy blind individuals received aid to the blind. Perhaps 56,000 of the 254,000 families receiving aid to dependent children were in need as a result of the incapacity of the father, and sickness or disability remained, as in the preceding year, the most important single reason for granting general assistance to families in large cities.

Some families had complete or partial protection against the risk of disability through private insurance. By the end of 1944, perhaps 7 million workers were covered under group accident and health insurance policies providing weekly or monthly cash benefits, ordinarily for 13 or 26 weeks. Such insurance has grown rapidly in the war years. Some 3.5 million workers, most of them included in the 7 million above, were covered by policies providing lump-sum payments in case of accidental death or dismemberment. During the year, about \$125 million was paid in weekly or monthly benefits under group accident or health insurance policies and in lump-sum payments for disablement under accidental death and dismemberment policies. Another \$125 million in cash benefits for wage loss was paid under personal accident and health insurance policies. Many of these policies cover only disabilities resulting from accidents.

Private insurance protection against the risk of permanent disability was also limited and is probably decreasing in amount in recent years since most insurance companies have stopped selling permanent disability insurance on an individual basis. About \$87 million was paid in 1944 in monthly disability benefits under life insurance policies. Disabled holders of life insurance policies also benefited from a waiver of premiums of about \$18 million.

Altogether, then, slightly less than \$350 million was paid to sick and

Table 11.—*Survivors insurance beneficiaries and benefits, 1944 and 1943*¹

Program	Beneficiaries			Benefits		
	Number (in thousands)		Percentage increase from December 1943	Amount (in thousands)		Percentage increase from 1943
	December 1944	December 1943		1944	1943	
Monthly benefits						
Total.....	-----	-----	-----	\$290,089	\$239,045	21.4
Old-age and survivors insurance.....	454.3	344.6	31.8	76,942	57,763	33.2
Railroad retirement.....	4.3	4.1	4.9	1,765	1,704	3.6
Federal civil service.....	.2	.1	100.0	80	45	77.8
State and local government.....	30.0	29.0	3.4	19,000	18,400	3.3
Veterans' program.....	372.7	322.7	15.5	144,302	116,133	24.3
Workmen's compensation.....	(2)	(2)	-----	\$ 48,000	\$ 45,000	6.7
Lump-sum payments ⁴						
Total.....	-----	-----	-----	\$56,684	\$48,484	16.9
Old-age and survivors insurance.....	13.0	10.5	23.8	22,146	17,830	24.2
Railroad retirement.....	1.4	1.2	16.7	6,591	5,560	18.5
Federal civil service.....	1.4	1.4	0	7,863	7,344	7.1
State and local government.....	(2)	(2)	-----	15,300	13,400	14.2
Veterans' program.....	3.6	3.3	9.1	4,784	4,350	10.0
Workmen's compensation.....	(2)	(2)	-----	(2)	(2)	-----

¹ See table 21 for notes on programs and data for earlier years.

² Not available.

³ Lump-sum payments of a small but unknown amount included with monthly benefits.

⁴ Number of decedents on whose account lump-sum payments were made, and amount of such payments.

Table 12.—Disability insurance beneficiaries and benefits, 1944 and 1943¹

Program	Beneficiaries			Benefits			Average monthly benefit, June 1944
	Number (in thousands)		Percentage change from December 1943	Amount (in thousands)		Percentage change from 1943	
	December 1944	December 1943		1944	1943		
Total.....				\$670, 783	\$543, 217	+ 23. 5	
Workmen's compensation.....	(2)	(2)		191, 000	182, 000	+ 4. 9	(2)
Veterans' program.....	900. 2	599. 1	+ 50. 3	412, 191	298, 718	+ 38. 0	\$43
Railroad retirement.....	39. 1	39. 6	- 1. 3	31, 040	31, 243	- . 6	64
Federal civil service.....	22. 5	20. 5	+ 9. 8	17, 490	16, 196	+ 8. 0	67
State and local government.....	20. 0	17. 6	+ 13. 6	14, 000	12, 200	+ 14. 8	59
Rhode Island sickness compensation.....	4. 5	4. 1	+ 9. 8	5, 062	2, 860	(3)	

¹ See table 21 for notes on programs and data for earlier years.

² Not available.

³ Payments first made in April 1943.

disabled persons in 1944 under private insurance, and slightly less than \$260 million was paid under the public programs, exclusive of the veterans' program, which provide disability benefits. It is evident how far short these provisions fall of meeting the needs for a continuing family income when earnings are cut off by temporary or long-continued sickness or disability.

Medical Needs

The need for adequate medical care is coextensive with the population. The amount and kind of medical care which an individual family will need in the course of a year may vary, however, from simple preventive services to elaborate and costly medical, hospital, and laboratory services.

During 1944, the amount of medical care available to the civilian population was limited by the needs of the armed forces for doctors, nurses, dentists, and other medical technicians. Shortages of medical facilities and personnel were critical in many war-industry centers, as well as in other areas—primarily rural—which had had inadequate medical services even before the war. On the other hand, with full employment opportunities, medical care became available to many families who had previously not received such care because they lacked money to pay for it.

Perhaps \$4 billion was paid by individual families to doctors, dentists, nurses, hospitals, laboratories, or for drugs and appliances, either directly or through voluntary prepayment plans in 1944. The Blue Cross hospitalization insurance plans, which had a civilian membership of about 16 million at the end of 1944, paid approximately \$75 million for hospital care received by their members during the year. Perhaps \$60–75 million

was paid under voluntary prepayment medical care plans, which had a membership of some 4 or 5 million persons. Possibly \$60 million was paid for hospitalization and surgical and medical benefits under group accident and health insurance policies and a somewhat smaller amount for hospital and surgical expenses under personal accident and health policies. Payments of about \$140 million were made under workmen's compensation programs for medical and hospital care for workers disabled in the course of their employment.

Government expenditures for health and medical services, exclusive of medical care for members of the armed forces and of amounts spent by public welfare agencies for medical services for needy and low-income groups, amounted to some \$906 million in fiscal years ended in 1944, an increase of 17 percent over similar expenditures in 1943 (table 24). Large increases occurred in expenditures for medical services for veterans, which amounted to \$98 million in 1944, and for several emergency wartime health programs. Almost \$30 million was paid under the emergency maternity and infant care program for medical, nursing, and hospital care for servicemen's wives and babies. Federal funds under this program are available to State health agencies, which in turn pay hospitals, doctors, and clinics for services provided to servicemen's wives during pregnancy and for 6 weeks after the birth of a child and to the infant during the first year of its life. During 1944, about 440,000 maternity cases were authorized for care under the program.

State and local governments spent about \$450 million, slightly less than in 1943, for hospital care provided in general hospitals and in special hospitals for mental and tuberculous pa-

tients, and for hospital construction. Federal expenditures for emergency hospital construction and service, for nurses' training, and for emergency health and sanitation activities increased from about \$32 million in the fiscal year 1943 to about \$97 million in 1944.

Summary

Experience during 1944 emphasized both the basic importance of employment as a source of economic security for individuals and families and the magnitude of the continuing risks to security. The danger that the economy would fail to provide jobs for all persons wanting to work and able to work was at a minimum in 1944. Unemployment insurance, however, still had a role in easing the problems of families and local communities faced with temporary interruptions of work.

The personal risks to security—sickness and disability, premature death, and old age—befell as large a proportion of the civilian population and were almost as serious in their impact on family welfare as in less prosperous years.

By the end of 1944, social insurance provisions designed to provide a continuing income to families suffering these risks were probably meeting the need most effectively with respect to fatherless children. Old-age and survivors insurance and the related special retirement systems were providing at least a minimum retirement income to a significant number of aged persons, but almost twice as many persons were receiving old-age assistance on the basis of need. For persons who were already beyond retirement age when the social insurance system started and for the many older persons in agriculture and self-employment and other noncovered occupations, public assistance remained the major source of support when individual savings and help from relatives and friends were inadequate to meet their needs. Except for occupational illnesses and disabilities and the special problems of disabled veterans, there was no significant social insurance protection for those who suffered from sickness or disability in 1944.

The security of the population is measured not only by what happened in the current year to those who suffered the major risks to security, but also by the number of people who

were building up protection for the future. Close to 50 million workers earned some wage credits under old-age and survivors insurance during 1944 which might provide the basis for future insurance rights. Some 44 million earned wages taxable under State unemployment compensation laws. Another 3 million earned wage credits under the railroad retirement and unemployment insurance programs. Many of these workers, however, worked part of the time in noncovered jobs and thus received credit for only

a part of their total earnings. Of the total 52 million persons employed on an average day during the year, perhaps 30 million were in jobs covered by old-age and survivors insurance, 1.4 million in railroad employment, and about 2.5 million in employment covered by the Federal civil-service retirement systems. For many workers and their families social insurance protection against some of the major risks had become a tangible resource; for another large number, such protection was still to be attained.

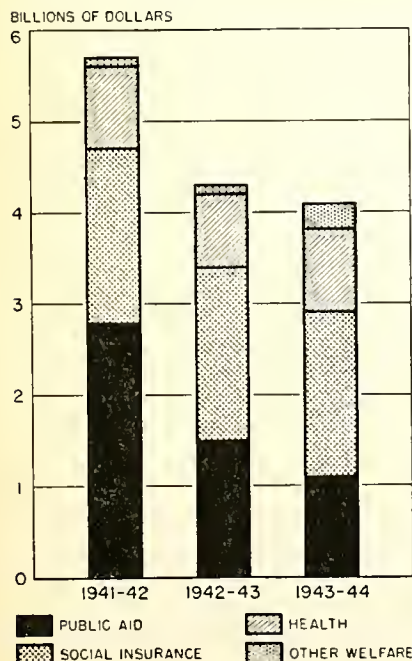
Financing Social Security and Related Programs

Payments to individuals and families under social insurance, assistance, and related programs represent the major part of expenditures under public laws to assure economic and social security. In addition, services are provided in the field of public health and medical care and other community services such as child welfare, vocational rehabilitation, and employment services. In discussing financial aspects of social security programs in the United States, account must be taken of these services and the administrative costs of programs providing insurance and assist-

ance payments.

Three types of financing are used to meet the costs of programs classified in table 24 as designed for social security and related purposes. Historically the oldest is the method used to finance public aid—expenditures from general or earmarked tax funds to meet need after it has occurred. Next in development is the financing of health and welfare services—also from general tax funds; these services differ from public aid to individuals in that effort is made to prevent disability, disease, disaster, and death through sanitary and other preventive and curative services for the community as a whole. Third in point of time is the effort to spread a burden of cost among persons at risk on a prepayment basis through periodic contributions throughout working years to provide a reservoir of assets for benefits to workers and their families when a specific risk materializes.

Chart 6.—Public expenditures for social security and related purposes, fiscal years ended in 1942–44¹



Expenditures

Public expenditures for payments, services, and administration under programs for social security and related purposes in the United States in fiscal years ended in 1944 amounted to about \$4 billion (table 24 and chart 6). Of this total, which represented about \$32 per capita of the civilian population, nearly half was for payments to individuals and administrative costs under social insurance and related programs, that is, programs using the contributory principle or some modification of that principle and basing benefits on the presumptive income loss of the persons who suffer the risks covered. A little more than \$1 billion was for public aid

financed from Federal, State, and local tax funds to meet the income deficit of persons who were temporarily or permanently unable to support themselves without aid. Approximately the same amount, or about \$8 per capita of the population, was spent for the preventive and curative health and welfare services which are financed from general revenues.

Employers and workers contributed a total of \$3.6 billion in the calendar year 1944 (table 26) toward costs of meeting current and future liabilities for unemployment, old age, death, and, to a small extent, disability of workers in employments covered by social insurance and related programs. As pointed out in the preceding section on the social security status of the population, the wage losses and costs of sickness and disability are only meagerly covered under public programs. By far the largest part of the estimated \$4 billion spent for medical care in 1944 came from private expenditures of the individuals and families receiving services from medical practitioners and facilities.

Comparison With Earlier Years

Fluctuations from year to year in the total public bill for social security and related purposes reflect first of all the general economic and physical

Chart 7.—Public expenditures for social security and related purposes, by source of funds, fiscal years ended in 1942–44¹

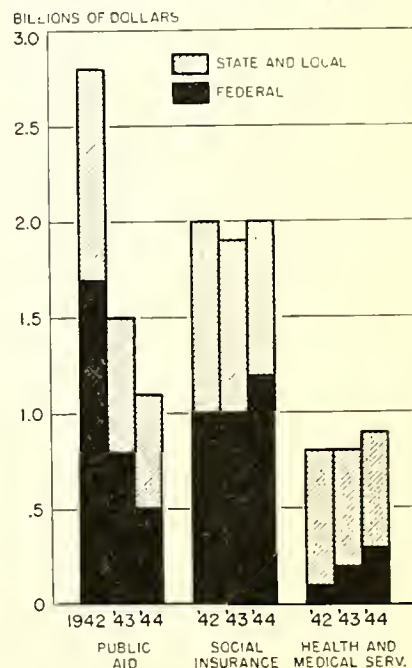


Table 13.—Public expenditures for social security and related purposes, by source of funds, fiscal years ended in 1944¹

Purpose	Total	Federal	State and local
Amount (in millions)			
Total.....	\$4,110.4	\$1,992.2	\$2,118.2
Social insurance and related programs.....	1,950.2	1,178.9	771.3
Public aid.....	1,092.3	487.4	604.9
Health and medical services.....	906.0	297.6	608.5
Other welfare services.....	161.9	28.3	133.6
Percentage distribution by purpose			
Total.....	100.0	100.0	100.0
Social insurance and related programs.....	47.4	59.2	36.4
Public aid.....	26.6	24.5	28.6
Health and medical services.....	22.1	14.9	28.7
Other welfare services.....	3.9	1.4	6.3
Percentage distribution by source of funds			
Total.....	100.0	48.5	51.5
Social insurance and related programs.....	100.0	60.5	39.5
Public aid.....	100.0	44.6	55.4
Health and medical services.....	100.0	32.8	67.2
Other welfare services.....	100.0	17.5	82.5
Percentage change from 1943			
Total.....	-4.8	-1.2	-7.9
Social insurance and related programs.....	+3.4	+12.7	-8.0
Public aid.....	-27.3	-36.7	-17.3
Health and medical services.....	+16.6	+64.6	+2.1
Other welfare services.....	+5.5	+46.6	-4

¹ See table 24 for data by program.

well-being of the population. During the early 1930's, in the absence of contributory social insurance measures to meet some or all insurable economic risks, expenditures for public aid consumed a predominant part of the total. In recent years of plentiful jobs and good wages, public aid has dwindled, and insurance payments for unemployment and even old-age retirement have been only a small fraction of the contributions collected to finance these risks. The total bill in fiscal years ended in 1944 was nearly 5 percent less than in 1943 (table 13); the 27-percent drop in public aid was almost canceled by the 15-percent increase in expenditures for health and welfare services and the 3-percent rise in expenditures for social insurance and related programs. That 3-percent rise, in turn, is attributable to the increase of 10 percent in programs for retirement, survivorship, and disability which was largely offset by a decline of 39 percent in unemployment insurance.

Expenditures for social insurance and related programs represented 43 percent of the total bill in fiscal years

ended in 1943, public aid was 35 percent, and health and welfare expenditures 22 percent; in the comparable period for 1944, public aid had declined to 27 percent, and insurance and health and welfare expenditures had gone up to 47 and 26 percent, respectively. Data for earlier years classified on the same basis are lacking, but some idea of the shift in importance of insurance and public aid can be gained from data on income payments to individuals, which, of course, exclude administrative expenditures. In 1936, for example, social insurance and related payments amounted to less than \$1 billion, while public aid, which included Federal work programs, totaled nearly \$3 billion. With the gradual liquidation and final suspension of Federal work programs, public aid payments to individuals dropped to less than \$1 billion in 1944 and social insurance and related payments rose to nearly \$2 billion.

Federal Share

The increasing significance of Federal participation—representing the taxpayers of the Nation as a whole—in expenditures for social security and related purposes illustrates the progression from neighborhood, community, and State to national recognition of economic risks. Federal funds accounted for 60 percent of the expenditures for social insurance and related programs in 1944 (table 13), 45 percent of the expenditures for public aid, 33 percent of those for health and medical care, and 17 percent of the bill for other welfare services. The total amount of Federal funds expended, almost \$2 billion, was about the same as in 1943 (table 24); Federal expenditures for social insurance and related programs increased by nearly 13 percent, however; increases of 65 and 47 percent occurred in Federal expenditures for the two groups of health and welfare activities; and the only offsetting decline (37 percent) was in Federal expenditures for public aid (table 13).

The share of local governments in State and local expenditures for these purposes can be obtained only for public aid. In the calendar year 1944, 41 percent of the total expended for public aid came from Federal funds, 45 percent from State funds, and 14 percent from local revenues (table

Table 14.—Expenditures for public aid, by source of funds, 1944¹

Source of funds	Total	Special types of public assistance	General assistance
Amount (in thousands)			
Total.....	\$1,016,788	\$907,788	\$109,000
Federal.....	413,234	413,234	-----
State.....	459,366	407,706	51,659
Local.....	144,188	86,848	57,341
Percentage distribution by program			
Total.....	100.0	89.3	10.7
Federal.....	100.0	100.0	-----
State.....	100.0	88.7	11.3
Local.....	100.0	60.2	39.8
Percentage distribution by source of funds			
Total.....	100.0	100.0	100.0
Federal.....	40.6	45.5	-----
State.....	45.2	44.9	47.4
Local.....	14.2	9.6	52.6
Percentage change from 1943			
Total.....	+3.8	+4.5	-1.5
Federal.....	+2.8	+2.8	-----
State.....	+6.5	+7.6	-1.8
Local.....	-1.4	-1.5	-1.2

¹ See tables 160 and 161 for details by program and State.

14). Local funds met less than 10 percent of the costs of special types of public assistance toward which Federal funds are made available under the Social Security Act, while localities bore more than half the costs of general assistance, toward which no Federal contribution is made (see pages 149-153).

Federal financial participation in social security and related programs is of three types: complete Federal administration of programs financed from general revenues, as in programs for veterans; complete Federal administration of programs financed from employer and employee contributions, as in old-age and survivors insurance² and the insurance programs for railroad workers; and Federal grants to States from general revenues to finance programs administered by States in conformity with certain Federal statutory specifications. The last type of Federal participation is illustrated by public assistance under the Social Security Act.

Of the total Federal expenditures of \$1,992 million for social security and related purposes in fiscal years ended in 1944, \$533.8 million (table 25) or 27 percent represented grants

² For detailed discussion of financing Federal old-age and survivors insurance, see pp. 61-65.

Table 15.—Federal expenditures, by major function and type of program, fiscal years 1943-44 and 1942-43

[In millions]		
Purpose	1943-44	1942-43
Total ¹	\$94, 158	\$78, 232
Social security and related programs ²	1, 992	2, 017
Social insurance and related programs	1, 179	1, 047
Public aid	487	770
Health and medical services	298	181
Other welfare services	28	19
General community services	997	1, 275
Education	38	37
Libraries	4	4
Recreation	13	15
Housing	510	659
Public roads	72	121
Conservation and development of natural resources	360	439
All other ¹	91, 169	74, 940
War activities	86, 771	71, 506
General Government functions	1, 789	1, 626
Interest on public debt	2, 609	1, 808

¹ Excludes expenditures for debt retirement and expenditures from trust accounts under "All other."

² See table 24 for programs included.

³ Revised data.

Source: Computed from the budget of the United States for fiscal years 1944-45 and 1945-46.

to States under programs for public assistance, maternal and child welfare, public health, vocational rehabilitation and administrative costs of unemployment compensation. Other Federal grants, amounting to \$291.1 million, went to States as Federal aid toward educational programs, public roads, and development and conservation of natural resources. Federal grants-in-aid for social security and related purposes have not only increased in absolute amount since the fiscal year 1936-37 but have risen from about a third of the total amount granted to States to nearly two-thirds.

Another aspect of Federal financial participation in social security and related programs is derived from a comparison of expenditures for such programs with all Federal outlays. Two bases for such comparison are available—one (table 15) indicating the expenditures for specific types of community services in two fiscal years and the other (table 16) showing for five calendar years the total funds which have flowed out of the Federal Treasury, including Federal and State withdrawals from insurance trust funds.

Out of expenditures which averaged about \$8 billion a month in 1944, more than 90 percent represented war activities. Social insurance and related programs, public aid, and all expenditures for veterans aggregated only about 2 percent of the Federal

cash outgo. Of the calendar-year outgo for social security and related purposes, expenditures for social insurance and related programs have declined about 16 percent from 1940 to 1944, largely because of decreases in State withdrawals for unemployment benefits from their accounts in the Federal Treasury. Expenditures for veterans, including veterans' pensions and compensation, have increased by a third in the same period to \$753 million. Public aid, decreasing about 80 percent over the 5-year period, represented a fifth of the total amount for social security and related purposes in 1944 as contrasted to three-fifths in 1940 (table 16).

Contributory Programs

Because the programs are geared to covered employment and wages, financial factors in all contributory social insurance and related systems are especially sensitive to economic conditions. Nearly all the major economic series to which social insurance finances may appropriately be related attained new levels in 1944. The continuing rise in pay rolls and income payments has been described in a previous section. The year was one of record production, with the value of the gross national product reaching \$199 billion, 6 percent above the previously unprecedented total of \$188 billion in 1943. Industrial production, however, reached its peak during the last quarter of 1943 and declined very gradually during 1944. The monthly average of the Federal Reserve Board unadjusted index of industrial production was 235.3 in 1944 as compared with 239 in 1943. The high level of output was stimulated to a major extent by the continuing large volume of Federal expenditures, which aver-

aged approximately \$8 billion a month. Consumer expenditures rose to a record level during the year, totaling \$97.6 billion, or 7 percent more than in 1943.

Most of the social insurance and related programs are on a contributory basis, financed in whole or in part from direct contributions paid by covered workers, their employers, or both. Special trust funds have been created to act as depositories for these contributions, and benefit payments are deducted from the balances of the trust funds. Surpluses of receipts over expenditures are invested in Government securities and earn interest, an additional source of revenue not available to public assistance and services financed from general governmental revenues.

Receipts

Two factors served to increase the receipts of social insurance and related systems—larger pay rolls subject to contributions and increased interest on the larger holdings of their trust funds. Data are not available on premiums paid under workmen's compensation laws or on interest paid on investments of funds which some States and localities maintain for their State and local retirement systems. Excluding these unknown items, receipts amounted to \$4,205 million in 1944, or \$250 million more than in 1943. Contributions toward seven programs amounted to \$3,978 million (table 17), and interest on the four trust funds for which data are obtainable amounted to \$225 million (table 28). It is likely that 1944 contributions were close to their wartime maximums, because manpower shortages slowed the entry of new workers into covered employments and limitations imposed by wage-stabilization

Table 16.—Federal cash outgo, by selected program, 1940-44

[In millions]					
Program	1944	1943	1942	1941	1940
Total	\$95, 445	\$89, 334	\$67, 959	\$20, 841	\$10, 317
Social security and related programs ¹	1, 950	1, 809	2, 582	3, 215	3, 571
Social insurance and related programs ²	776	714	924	832	927
Veterans' program	753	583	560	553	557
Public aid ³	421	512	1, 098	1, 830	2, 087
Public works	368	480	621	668	880
Agricultural aid	716	1, 074	1, 032	924	1, 250
War activities	89, 327	81, 860	49, 862	12, 656	2, 684
Interest on public debt	2, 429	1, 759	1, 134	910	879
All other	655	2, 352	2, 728	2, 468	1, 053

¹ Includes benefit payments and administrative expenses. Excludes health, medical, and other welfare services, except for such programs for veterans.

² Old-age and survivors insurance, railroad retirement, Federal employee contributory and noncontributory retirement and disability and compensa-

tion, Federal-State and railroad unemployment insurance (including withdrawals from State accounts in unemployment trust fund), and employment service.

³ Public assistance and Federal work programs. Source: Based on Treasury Department data.

measures on the amount of pay rolls subject to contributions decreased somewhat the rate of gain in receipts.

Receipts under five programs (old-age and survivors insurance, Federal civil service, railroad retirement, and railroad and State unemployment insurance) directly or indirectly became cash receipts of the Federal Government, either through being covered into the Treasury as general revenues or through deposit in trust accounts maintained in the Treasury. Such receipts were about \$200 million more than the corresponding amounts in 1943. Because of the increase in Federal cash receipts from other sources, however, the five programs together accounted for only 8 percent of total cash receipts of the Treasury in 1944 as compared with 10 percent in 1943 and 26 percent in 1940.

Collections under these and other programs shown in table 26 are less than the amounts shown as contributions in table 17 because government contributions as employer are not counted as collections; instead they represent appropriations from general revenues to trust funds or other accounts which hold the assets of the systems.

In 1944, nearly \$4 billion of the receipts under the seven selected insurance programs consisted of contributions. Employee contributions accounted for 33 percent; the remaining 67 percent came from employers, including contributions paid by government units on behalf of their employees. Contributions paid by employees under all programs were \$98 million more than in 1943, a considerably smaller dollar increase than in any preceding war year. The rise resulted primarily from the higher annual earnings of many workers in covered employment rather than from an increase in covered employment. Total employer contributions under all programs were \$148 million more than in 1943. The only decline in employer contributions was for the State unemployment insurance program and resulted largely from the operation of experience rating under State unemployment insurance systems (see pp. 104, 105, and 117-119).

Retirement and survivors insurance.—Contributions collected in 1944 under retirement and survivors insurance programs exceeded those in 1943 by \$209 million; each of these programs recorded an increase (table 17). The largest percentage increase

Table 17.—*Employer and employee contributions for selected social insurance and related programs, 1944 and 1943*

Program	1944			1943		
	Total	Em- ployer	Em- ployee	Total	Em- ployer	Em- ployee
Total.....	\$3, 978	\$2, 684	\$1, 294	\$3, 731	\$2, 536	\$1, 196
Retirement and survivors insurance ¹	2, 340	1, 139	1, 201	2, 131	1, 021	1, 111
Federal insurance contributions.....	1, 316	658	658	1, 239	620	620
Tax on carriers and their employees.....	286	143	143	232	116	116
Federal civil-service retirement contributions ²	476	³ 196	⁴ 280	432	⁵ 176	⁶ 256
State and local government retirement contributions ³	262	³ 142	120	228	³ 109	119
Unemployment insurance.....	1, 633	1, 545	88	1, 595	1, 515	80
State unemployment contributions.....	1, 317	⁶ 1, 229	88	1, 325	⁶ 1, 245	80
Federal unemployment tax.....	183	183	-----	161	161	-----
Railroad unemployment insurance contributions.....	133	133	-----	109	109	-----
Temporary disability insurance: Rhode Island sickness compensation contributions.....	5	-----	5	5	-----	5

¹ Permanent disability provisions included under railroad, Federal civil-service, and some State and local government retirement systems.

² Under Civil Service, Alaska Railroad, and Canal Zone Retirement Acts.

³ Government contribution.

⁴ Includes voluntary contributions.

⁵ Estimated by Department of Commerce, Bureau of Foreign and Domestic Commerce.

⁶ Includes penalties and interest.

was in taxes on carriers and their employees. Since the scheduled increase in contribution rates for old-age and survivors insurance was postponed for 1944, the 6-percent rise in contributions collected was due solely to an increase in taxable wages; the larger rise in covered pay rolls (table 20) reflected the increasing proportion of wages which exceeded the \$3,000 taxable portion of earnings. Contributions paid by railroads and their employees under the Carriers Taxing Act were \$54 million higher than in the preceding year—an increase of 23 percent, and the second largest percentage increase since the railroad retirement system was established. Contributions of Federal employees under Federal civil-service retirement systems increased by 9 percent, while the 1944 contribution of the Federal Government to these systems—determined by annual congressional appropriation—increased by 11 percent. Employee and employer contributions under State and local government retirement systems were 15 percent more than those in 1943.

These four retirement and survivor programs accounted for about 60 percent of the total receipts of the seven programs for which data are shown, largely because the coverage of such programs in 1944 was broader than that of programs dealing with unemployment and disability.

Unemployment insurance.—Contributions under the two systems of unemployment insurance in 1944 totaled \$38 million more than in 1943. Contributions under State unemployment compensation laws accounted for 81 percent of this total, Federal

unemployment taxes for 11 percent, and railroad unemployment insurance contributions for the remaining 8 percent. All but the \$88 million in employee contributions under the unemployment compensation laws of Alabama, California, New Jersey, and Rhode Island consisted of payments by employers.

Running counter to the decline in State unemployment contributions, collections under the Federal Unemployment Tax Act rose, from \$161 million in 1943 to \$183 million in 1944 (table 26). This increase of only 14 percent, however, contrasts with the increase of 30 percent from 1942 to 1943. Title IV of the War Mobilization and Reconversion Act of 1944 authorizes appropriation of the amounts by which collections of Federal unemployment taxes (table 27) exceed administrative expenses of unemployment compensation to a new and separate account in the unemployment trust fund, known as the Federal unemployment account. In 1944, Federal unemployment taxes exceeded such grants by approximately \$148 million. Larger amounts than in 1943 were collected in the internal revenue districts of all but 11 States.

Railroad unemployment insurance contributions during 1944 totaled \$24 million more than in the preceding year—an increase of 22 percent, which substantially exceeded the 14-percent increase between 1942 and 1943 and reflected the very high level of railroad employment in 1944.

Receipts under the unemployment insurance programs, comprising 40 percent of the receipts shown for 1944 (table 28), were slightly below those

in 1943, because \$55 million in interest earned in 1944 was not credited until January 2, 1945; had this amount been credited, 1944 receipts would have been slightly higher than those in 1943. The disproportion between such an increase and the rise in covered pay rolls reflected the general reduction in employer contribution rates under State unemployment insurance systems.

Disability insurance.—Data are not adequate to provide a comparable measure of contributions toward disability insurance. State workmen's compensation programs, which are provided in all but one State, vary in methods of administration and finance. In State-operated programs, contributions consist of premiums paid by employers into a State fund; elsewhere, employers pay their premiums to private insurance carriers or are self-insured.

Retirement and survivors insurance programs administered by the Federal Civil Service Commission, some State and local agencies, and the Railroad Retirement Board include provisions for retirement for disability, sometimes limited to employees with long service records. The share of contributions which might be allocated to disability protection under these systems cannot be determined accurately.

Contributions under the Rhode Island cash sickness insurance program are paid entirely by employees. Effective May 1942, two-thirds of the 1½-percent employee contribution levied under the Rhode Island unemployment compensation law was diverted to the cash sickness compensation fund, from which benefits are paid for temporary disability.

Assets and Liabilities of Trust Funds

For the seven selected social insurance and related programs as a whole, receipts exceeded expenditures in 1944 by about \$3 billion. This large excess, which was slightly above even the very large excess recorded in 1943, reflected both the low volume of disbursements during the year and the high level of receipts. Most of the surplus contributions served to augment the assets of trust funds of the programs. A major portion of these additions to trust fund assets was invested in United States Government obligations and thus indirectly aided in financing the war. The addition of these surplus receipts to social insurance reserves represented, in a sense, a diversion of part of the high wartime earnings of the year to the accumulation of funds from which benefits can be paid in the postwar period.

Under each program except Rhode Island cash sickness benefits, collections greatly exceeded benefits paid, thus serving to withdraw purchasing power from circulation. Since part of the funds so withdrawn would otherwise have been used in attempting to buy scarce consumer goods, the net effect of the contributions, especially the employee contributions, was to assist economic stabilization. The amounts set aside by millions of contributors during prosperous times, moreover, will be available to finance benefits for those for whom economic risks materialize in the less prosperous periods which may follow the war. Conversion of trust fund assets into benefit payments in later years, when the economy is in danger of contracting, will give a stimulus to consumption which will aid in main-

Table 19.—Trust fund assets of selected contributory insurance programs at end of 1944 and 1943

[Amounts in millions]			
Program	1944	1943	Percentage increase, 1944 from 1943
Retirement and survivors insurance.....	\$8,326	\$6,553	27
Old-age and survivors insurance.....	6,005	4,820	25
Railroad retirement program.....	573	391	46
Federal civil-service programs.....	1,748	1,342	30
Unemployment insurance.....	6,583	5,147	28
State unemployment compensation.....	6,015	4,711	28
Railroad unemployment insurance.....	568	436	30

taining a high level of economic activity.

The ratio of insurance contributions to national income in 1944, 2.5 percent, was about the same as in 1943. These ratios take no account of two aspects of insurance operations—the facts that a part of the contributions were actually in the nature of indirect business taxes and that benefits were currently paid out under the programs. The large excess in total receipts of the major social insurance trust funds (unemployment trust fund, old-age and survivors insurance trust fund, railroad retirement account, and civil-service retirement and disability fund) over their combined expenditures was responsible for an increase in assets totaling \$3.2 billion during 1944 (tables 18 and 28). This combined increase was larger than in any previous year.

Most of the trust fund assets are required by law to be held in the form of United States securities. The only assets not in this form consist of small cash balances to meet current expenditures. The \$3.2 billion of Government securities purchased by the four trust funds in 1944 exceeded purchases in any preceding year and represented 5 percent of the total increase in the interest-bearing public debt. At the end of the year, the four funds held 6.4 percent of the total interest-bearing public debt, a considerably smaller percentage than in 1940 and 1941 because of the unprecedented rise in the public debt (table 18).

Retirement and survivors insurance.—Increases over 1943 in the

Table 18.—Summary of operations of selected social insurance trust funds, 1936-44¹

[Amounts in millions]

Year	Receipts	Expenditures	Excess of receipts over expenditures	Assets, end of year			
				Total	Cash balances	Investments	
						Amount	Percent of total interest-bearing public debt
1936.....	\$157	\$59	\$98	\$445	\$50	\$395	1.2
1937.....	1,306	99	1,207	1,911	330	1,581	4.3
1938.....	1,470	573	897	2,801	339	2,462	6.3
1939.....	1,724	623	1,101	3,940	379	3,561	8.6
1940.....	1,913	796	1,117	4,768	94	4,674	10.5
1941.....	2,322	669	1,653	6,421	122	6,299	11.0
1942.....	2,900	717	2,183	8,603	153	8,450	7.9
1943.....	3,592	496	3,096	11,701	194	11,507	7.0
1944.....	3,766	561	3,205	14,909	156	14,753	6.4

¹ Federal old-age and survivors insurance trust fund, railroad retirement account, civil-service retirement and disability fund, and unemployment trust fund. See table 28 for details by fund.

(Continued on page 28)

Significant Developments in 1944

January 1: UNEMPLOYMENT COMPENSATION—Experience-rating provisions of Pennsylvania unemployment compensation law allowing variation in employer rates of contribution become effective, bringing to 41 the number of States with variable rates in effect. Experience-rating provisions become effective in Tennessee in July 1944, and in Nevada and Louisiana in July and October 1945, respectively. Only 9 States (Alaska, La., Miss., Mont., Nev., N.Y., R.I., Utah, Wash.) have no experience-rating provisions in effect in 1944. "War-risk" contribution rates become effective in Ohio; such rates became effective in 9 States (Ala., Fla., Ill., Iowa, Md., Minn., Mo., Okla., and Wis.) before 1944. (See *Social Security Bulletin*, May 1944, pp. 2-8, and September 1944, pp. 11-19 f.)

MEXICO—Social Insurance Act, establishing a system of compulsory insurance covering risks of industrial accident and occupational disease, sickness and maternity, invalidity, old age, and death, as well as provisions for voluntary insurance of certain groups not included under the compulsory system, goes into operation in the Federal District.

January 10: SOCIAL SECURITY EXTENSION—In his budget message, President Roosevelt recommends extension of the scope and coverage of social insurance. The existing "framework of unemployment insurance and retirement benefits must be reinforced and extended so that we shall be better equipped for readjustment of the labor force and for the demobilization of the armed forces and civilian war workers. . . . Extension at the present time of the coverage of the Federal old-age and survivors insurance system to many groups now denied protection, and expansion of the scope of the system to include disability benefits, would permit these workers to retire after the war. The old-age and survivors insurance system should also be amended to give those in the armed forces credit for the period of their military service." He indicates preference for extension of coverage and liberalization of unemployment benefits, rather than special legislation, such as provisions for dismissal payments through war contractors; recommends Federal unemployment allowances for members of armed

forces; and suggests that Congress consider "unemployment insurance for maritime employees and a temporary system of unemployment allowances for those in Federal service who, because of their wartime employment, have been unable to build up rights under the existing system."

January 11: SOCIAL SECURITY EXTENSION—In his message to Congress on the state of the Union, President Roosevelt says: "The one supreme objective for the future . . . for all the United Nations, can be summed up in one word—Security . . . not only physical security . . . [but] economic security, social security, moral security . . . Freedom from fear is eternally linked with freedom from want." In what he terms "a second Bill of Rights" he includes "the right to a useful and remunerative job . . . ; the right of every family to a decent home; the right to adequate medical care and the opportunity to achieve and enjoy good health; the right to adequate protection from the economic fears of old age, sickness, accident and unemployment; the right to a good education . . . For unless there is security here at home there cannot be lasting peace in the world . . ." (H. Doc. 377, 78th Cong.)

February 1: PARAGUAY—Benefits become payable for health and maternity insurance and workmen's compensation under the general social insurance law of April 13, 1943, and regulations of November 26, 1943.

SOUTH AFRICA—White Paper published by the Social Security Committee appointed by the Government contains proposals for a comprehensive scheme of social security cash benefits.

February 3: VETERANS' BENEFITS—Mustering-Out Payment Act of 1944 is approved, providing payments of \$100-300, according to length and place of service, to veterans of World War II honorably discharged or relieved from active service on or after December 7, 1941. If death occurs after discharge but prior to full payment, amount due is payable to certain survivors. (P.L. 225, 78th Cong.; S. Rept. 603; H. Repts. 986, 1013.)

February 14: PUBLIC ASSISTANCE—Amendment to title I of the Social Security Act provides that States may continue to pay, with Federal participation, old-age assistance at rate paid in July 1943 without con-

sidering additional income derived by recipients from agricultural labor as part of resources in determining need. (P.L. 229, 78th Cong.; H. Repts. 965, 1080; S. Rept. 634.)

February 17: GREAT BRITAIN—Government White Paper on National Health Service recommends a comprehensive health program, including services of general practitioners, specialists, hospitals, and clinics, to provide all medical advice, treatment, and care required by population. (See *Social Security Bulletin*, March 1944, pp. 12-18.)

February 23: HEALTH AND WELFARE—Children's Bureau approves Puerto Rico plan for emergency maternity and infant care for wives and infants of enlisted men of the 4 lowest pay grades in armed forces, bringing to 51 the number of jurisdictions participating in the program. (See item for March 8.)

IRELAND—Family allowances provided on a noncontributory basis.

February 24: POSTWAR RECONVERSION—Retraining and Reemployment Administration established in the Office of War Mobilization. Assisted by the Retraining and Reemployment Policy Board, composed of a representative of the Department of Labor, Federal Security Agency, War Manpower Commission, Selective Service System, Veterans Administration, Civil Service Commission, Departments of War and Navy, and War Production Board, the Administration will supervise and direct activities of all Government agencies relating to retraining and reemployment of discharged or released servicemen or other war workers, and develop programs for their orderly absorption into other employment, vocational training, assistance of such persons and their families pending reemployment, physical and occupational therapy, and resumption of interrupted education (Executive Order No. 9427). (See items for October 3 and 30.)

February 25: OLD-AGE AND SURVIVORS INSURANCE—The scheduled increase of contribution rates to 2 percent, previously suspended by Congress for January and February, is further postponed throughout 1944 by section 901 of the Revenue Act of 1943, passed over the President's veto. The President's veto message (H. Doc. 443, 78th Cong.) had indicated that automatic increases in rate are required to meet claims accruing against

trust fund and that cancellation of the potential revenue yield of \$1.1 billion comes when industry and labor are best able to adjust to such increases. The act also amends title II of the Social Security Act to authorize appropriation to the trust fund of any additional amounts required to finance benefits and payments under old-age and survivors insurance (P.L. 235, 78th Cong.; H. Repts. 871, 1079; S. Rept. 627). Reasons for not freezing the contribution rate had been presented by the Chairman of the Board on January 13 at hearings before the House Ways and Means Committee (*Hearings . . . on an Amendment, Adopted by the Senate, to the Revenue Bill of 1943 (H. R. 3687) Freezing the Social Security Tax Rate at 1 Percent for 1944*) and in a statement in the *Congressional Record*, Jan. 11, 1944, pp. 48 f. (See item for December 16.)

UNEMPLOYMENT COMPENSATION—The same act (secs. 601–602) modifies the penalty for employers who fail to pay their State unemployment tax in time to receive the 90-percent maximum credit against Federal unemployment tax. It permits an employer to receive credit up to 81 percent of the Federal tax, if he makes his payment to the State unemployment fund and files a claim for Federal credit or refund within 4 years of the actual payment of the Federal tax.

March 1: VETERANS' BENEFITS—Rates of service pensions payable to veterans of the War with Spain, the Philippine Insurrection, and the China Relief Expedition, and to their widows or former widows, are increased in line with those now paid for service in the Civil War, and the date before which marriage must have taken place if the widow is to be eligible for a pension is extended. (P.L. 242, 78th Cong.; H. Rept. 767; S. Rept. 657.)

March 8: HEALTH AND WELFARE—Children's Bureau approves North Dakota plan for emergency maternity and infant care for wives and infants of enlisted men of the 4 lowest pay grades in armed forces, bringing to 52 the number of jurisdictions participating in the program. (See item for February 23.)

March 17–18: HEALTH AND WELFARE—Children's Bureau Commission on Children in Wartime adopts recommendations to extend health service and medical care to assure access to adequate care for all mothers and children; regulate child labor and assure to youth

education and employment opportunity; develop community recreation; safeguard family life; extend child welfare services to all parts of the country; review and revise legislation relating to children; apportion among Federal, State, and local authorities responsibility for health, education, and welfare of children; train personnel; provide opportunity for youth to share in planning and developing programs for the benefit of youth; and educate the public concerning the importance of full security and opportunity for children.

March 28: INTERNATIONAL RELIEF AND REHABILITATION—Congress authorizes appropriation of sums, not to exceed \$1,350 million, for participation by the United States in work of the United Nations Relief and Rehabilitation Administration. (P.L. 267, 78th Cong.; H. Repts. 994, 1260; S. Rept. 688.)

April: AUSTRALIA—Act passed providing for payment, subject to a means test, of unemployment, sickness, and "special" benefits. The program is to be financed by direct taxation and is expected to start operating at the beginning of 1945.

The Australian Government also takes first steps in implementing its program for a comprehensive health service, by passing the Pharmaceutical Benefits Act of 1944, to become effective early in 1945. Director-General of Health is authorized to make available to every resident of the Commonwealth medicines and appliances prescribed by physicians as necessary. (See item for August 26.)

April 1: VETERANS' BENEFITS—Pensions are authorized for all physically or mentally helpless children of deceased veterans, regardless of age of child at date of filing claim or at time of veteran's death, provided the child was disabled at age 16 and the disability persists to date of claim. (P.L. 280, 78th Cong.; S. Rept. 654; H. Rept. 1273.)

April 5: OLD-AGE AND SURVIVORS INSURANCE—The United States District Court, Eastern District of Michigan, holds that money paid to a widow after the death of her wage-earner husband pursuant to a back-pay award by the National Labor Relations Board entered after the wage earner's death did not constitute wages as defined in the original Social Security Act because it was not remuneration for employment. (*Cwikiel v. Social Security Board*.)

April 20: INTERNATIONAL LABOR CONFERENCE—Twenty-sixth session of the International Labor Confer-

ence opens in Philadelphia, with delegations from 41 member nations. The 7-point agenda include recommendations to the United Nations for present and postwar social policy; organization of employment in transition from war to peace; social security principles and problems arising from the war (including medical care); and minimum standards of social policy in dependent territories. (See *Social Security Bulletin*, June 1944, pp. 11–16 f.; and items for May 10 and 12.)

April 24: EMPLOYER-EMPLOYEE RELATIONSHIP—In ruling that newsboys are employees within the meaning of the National Labor Relations Act, United States Supreme Court declares that the meaning of "employee" as used in the act must in doubtful situations be determined broadly by underlying economic facts rather than technically and exclusively by previously established legal classifications; and that the result of applying wholesale the traditional common-law conceptions as exclusively controlling limitations on the scope of the statute's effectiveness would hardly be consistent with the statute's broad terms and purposes. (*National Labor Relations Board v. Hearst Publications, Inc.*, 322 U. S. 111.) (See item for November 13.)

May 10: INTERNATIONAL LABOR CONFERENCE—The Philadelphia Charter, a declaration of the aims and purposes of the ILO, adopted unanimously at the twenty-sixth session of the International Labor Conference. The Charter recognizes as "the solemn obligation of the ILO to further among the nations of the world" principles which would achieve full employment and higher standards of living; employment of workers in occupations using their highest skills; facilities for training and transfer of labor; a minimum living wage and a just wages-and-hours policy; recognition of the right of collective bargaining and management-labor cooperation; extension of social security to provide a basic income to all in need, and comprehensive medical care; adequate protection for the life and health of workers in all occupations; child welfare and maternity protection; adequate nutrition and housing, and facilities for recreation and culture; and assurance of equal educational and vocational opportunity. Declaration and resolutions of the Conference were transmitted by President Roosevelt to the Congress on May 29 (H. Doc. 621, 78th Cong.). (See items for April 20 and May 12.)

May 11: VETERANS' BENEFITS—Amendment to Veterans Regulation Numbered 1(a) authorizes pensionable status for persons and dependents of persons who incurred disability or death in line of duty prior to final induction or acceptance for active military or naval service during the period from August 27, 1940, until termination of the war. (P.L. 300, 78th Cong.; S. Rept. 655; H. Rept. 1369.)

May 12: INTERNATIONAL LABOR CONFERENCE—Twenty-sixth session of the International Labor Conference lists seven specific points which are matters "of international concern and should be among the social objectives of international as well as national policy": regular employment for all, at fair wages and under reasonable conditions, with protection of health and against injury in all occupations; living standards assuring adequate nutrition, housing, medical care, and education; minimum standards of employment to prevent exploitation of workers; child welfare; insurance against risks of sickness or injury, unemployment, and old age; effective recognition of the right of freedom of association and collective bargaining; and facilities for training and transfer of labor. Resolutions adopted by the Conference were transmitted by President Roosevelt to the Congress on August 22 (H. Doc. 671, 78th Cong.). (See items for April 20 and May 10.)

May 16: SOCIAL SECURITY EXTENSION—Testifying before the Senate Special Committee on Post-War Economic Policy and Planning, George E. Bigge, member of the Social Security Board, says: "... this is an opportune time to expand ... the whole social security program ... if this were done, it would provide a systematic method for dealing with many of the human aspects of the demobilization problem." He then points out three of the major weaknesses of the present unemployment compensation program—relatively small benefits, limited duration of benefit payments, and limited coverage. (*Hearings . . . Pursuant to S. Res. 102, Part 3, 78th Cong., 2d sess.*)

OLD-AGE AND SURVIVORS INSURANCE—Social Security Board rules that an individual who is guilty of felonious homicide of the wage earner shall be considered non-existent in determining entitlement of other claimants.

May 23: SOCIAL SECURITY EXTENSION—In testimony before the House Special Committee on Post-

War Economic Policy and Planning, George E. Bigge, member of the Social Security Board, declares that the stabilizing influence of assured income in the form of adequate unemployment benefits is important as contributing to better economic conditions. (*Hearings . . . Pursuant to H. Res. 408, Part 2, 78th Cong., 2d sess.*)

May 26: GREAT BRITAIN—Government White Paper on Employment Policy outlines program for maintaining a high and stable level of postwar employment through maintenance of total expenditure for goods and services, stability of prices and wages, and mobility of labor between occupations and localities. The Paper makes specific proposals as to method, and an appendix discusses contribution rates for unemployment insurance based on an 8-percent average level of unemployment. (See *Social Security Bulletin*, September 1944, pp. 20-22.)

May 27: VETERANS' BENEFITS—Provisions for pensions for widows and children of veterans of World War I who had a service-connected disability at time of death, without requirement of service connection of death, are extended to widows and children of World War II veterans; and pensions or compensation for service-connected disability are increased by 15 percent for World War I, World War II, and certain peacetime cases. (P.L. 312, 78th Cong.; H. Rept. 749; S. Rept. 854.)

Increases are also authorized in rate of pensions for non-service-connected permanent-total disability for veterans of World War I and the Spanish-American War, including the Boxer Rebellion and the Philippine Insurrection, and for veterans permanently and totally disabled who have been in receipt of pension for a 10-year continuous period or have reached age 65. Provisions are extended to qualified veterans of World War II. (P.L. 313, 78th Cong.; H. Rept. 747; S. Rept. 855.)

May 29: CIVIL-SERVICE RETIREMENT PROGRAMS—Annuities for civilian workers who served in the Canal Zone for 3 years or more during construction of the Panama Canal are authorized, and, in certain circumstances, for the widow of a man who would have been entitled to an annuity had he lived. (P.L. 319, 78th Cong.; S. Rept. 330.)

June 7: OLD-AGE AND SURVIVORS INSURANCE—The Eighth Circuit Court of Appeals holds that a beneficiary who served as a member of the

executive committee of a corporation was an employee and that his benefits were subject to deductions when his wages exceeded \$14.99 monthly. (*Social Security Board v. Warren*, 142 Fed. (2d) 974.)

June 15: URUGUAY—Regulations issued putting into effect the rural workers' contributory retirement system established by law of January 23, 1943, providing old-age, disability, and survivor insurance for all rural workers, including employers, technical personnel, and independent workers.

June 22: VETERANS' BENEFITS—Servicemen's Readjustment Act of 1944, popularly known as the "G.I. Bill of Rights," approved. The act provides for expansion of hospital facilities; educational and training allowances; guaranty of loans for aid in acquiring or constructing homes, farms, or business property; special placement services through the U.S. Employment Service; and readjustment allowances while the veteran is finding employment. (P.L. 346, 78th Cong.; S. Rept. 755; H. Repts. 1418, 1624). (See *Social Security Bulletin*, July 1944, pp. 3-13; and items for September 1 and 4 and December 1.)

In signing the act, President Roosevelt stressed need for extension to all members of armed forces of credit under old-age and survivors insurance for their period of military service, and expressed hope that Congress will also soon make provision for postwar education and unemployment insurance for members of the merchant marine and will act on development of unified programs for demobilization of war workers, for their reemployment in peacetime pursuits, and for provision, in cooperation with the States, of appropriate unemployment benefits during transition to peace. (*Congressional Record*, June 23, 1944, pp. 6655-6656.)

June 23: UNEMPLOYMENT COMPENSATION—Senate Special Committee on Post-War Economic Policy and Planning recommends (1) unemployment benefits for Federal workers payable through State unemployment agencies and under State laws; (2) a revolving Federal loan fund to guarantee solvency of State unemployment compensation funds; and (3) inclusion of employers of maritime workers and employers of one or more under the Federal Unemployment Tax Act. (S. Rept. 539, pt. 5, 78th Cong., 2d sess.)

June 27: VETERANS' BENEFITS—Veterans' Preference Act of 1944 pro-

vides preference in examination, appointment, retention, transfer, or reinstatement in Federal civil-service positions for honorably discharged veterans, their widows, and the wives of disabled veterans who themselves are not qualified for appointment. (P.L. 359, 78th Cong.; H. Rept. 1289; S. Rept. 907.)

OLD-AGE AND SURVIVORS INSURANCE—Social Security Board revises its policy in connection with reopening determinations of benefit awards and limits the conditions under which favorable determinations shall be reopened and corrected retroactively.

June 28: HEALTH AND WELFARE—An appropriation of \$1 million is made to the Selective Service System for expenditure through other Federal agencies, and through State agencies, in gathering data on medical and social history of Selective Service registrants (P.L. 372, 78th Cong.; H. Rept. 1511; S. Rept. 960). (See items for July 18 and December 1.)

RAILROAD RETIREMENT PROGRAM—Time allowed the Railroad Retirement Board to acquire data required to establish service and compensation before January 1, 1937, is extended to June 30, 1945. (P.L. 376, 78th Cong.; H. Rept. 1152; S. Rept. 906.)

SCHOOL MILK AND LUNCH PROGRAM—Appropriation of \$50 million is made to the Department of Agriculture to purchase food for children in schools of high-school grade or under, and for child-care centers. The funds are to be apportioned among States in accordance with school enrollment, and not more than 2 percent shall be used for food for child-care centers. (P.L. 367, 78th Cong.; S. Rept. 886; H. Rept. 1605.)

WAR SECURITY PROGRAMS—Under the Second Deficiency Appropriation Act, 1944, the President's Emergency Fund continues available until June 30, 1945, provided it shall not be used to finance any function or project for which Congress has denied an appropriation. (P.L. 375, 78th Cong.; H. Repts. 1660, 1745; S. Rept. 1028.)

June 30: INTERNATIONAL RELIEF AND REHABILITATION—An appropriation of \$450 million is approved for the work of the United Nations Relief and Rehabilitation Administration for the fiscal year 1944-45. (P.L. 382, 78th Cong.; H. Repts. 1591, 1721; S. Rept. 961.)

July 1: SPAIN—First period of operation of sickness insurance system begins, during which general medical care, medicines, and cash benefits are to be provided.

July 1: HEALTH AND WELFARE—Public Health Service Act repeals earlier statutes dealing with functions of the Public Health Service, including title VI of the Social Security Act; consolidates and revises existing laws relating to the Public Health Service; strengthens established functions, especially for research in pathology; authorizes a Nation-wide attack on tuberculosis; facilitates expansion of Federal-State public health programs and State and local health services; and increases from \$11 million to \$20 million the annual amount authorized for grants to States for general public health services (P.L. 410, 78th Cong.; H. Rept. 1364; S. Rept. 1027). (See *Social Security Bulletin*, August 1944, pp. 15-17.)

WAR SECURITY PROGRAMS—Missing Persons Act, amending act approved March 7, 1942 (56 Stat. 143), broadens the definition of "dependent" and extends the class of persons eligible for pay and allotments, and provides more specifically for administration pertaining to war casualties, including civilian employees of Government departments serving outside the United States. (P.L. 408, 78th Cong.; H. Rept. 1674; S. Rept. 1005.)

VENEZUELA—Provisions for sickness and maternity and industrial injury insurance become effective in the Federal District—the first programs of compulsory social insurance law, promulgated on July 24, 1940, to be put in operation. In general, industrial and commercial workers are covered; they and their employers contribute equal amounts toward sickness and maternity benefits, while only the employers pay contributions for industrial accident and disease.

July 5: WAR SECURITY PROGRAMS—Social Security Board, removing the time limitation previously established, authorizes assistance and services to enemy aliens and others affected by restrictive governmental action on a month-to-month basis, while continuing need is attributable to restrictive action initiated by a Federal agency having primary responsibility for the regulation and control of enemy aliens and other persons, for as long as the agency with primary responsibility wants the aid to continue.

July 18: HEALTH AND WELFARE—Social Security Board approves agreement with Selective Service System on reimbursement of State public assistance agencies for certain costs of recording social and

health data concerning Selective Service registrants. (See items for June 28 and December 1.)

August: GREAT BRITAIN—Disabled Persons' Employment Act, the first of Great Britain's postwar reconstruction plans to become law, provides for hospital and medical care, industrial rehabilitation, and vocational training, and, "as far as is humanly possible," guarantees employment to all disabled persons, whether they were born disabled or suffered injury in war, industry, or civilian life.

August 1: CANADA—Family Allowances Act, 1944, to become effective July 1, 1945, provides family allowances for all dependent children under age 16, to be paid from general revenues and without a means test—the first of the comprehensive social security proposals for an extended program to be established.

August 14: OLD-AGE AND SURVIVORS INSURANCE—On ninth anniversary of the Social Security Act, 1 million insurance benefits in force.

August 26: AUSTRALIA—States accept Commonwealth Hospital Benefits scheme, under which the Commonwealth is to pay subsidies to the States, beginning in 1945, to provide free hospital care to all Australians. (See item for April.)

August 31: SOCIAL SECURITY EXTENSION—In a statement supplementing his earlier testimony before the Subcommittee on Agriculture of the House Special Committee on Post-War Economic Policy and Planning, Secretary of Agriculture recommends extension of social security program to include farm workers and proposes a postwar program under which Federal assistance would be given to families with incomes below \$1,500 a year to assure adequate diet and clothing.

September 1: VETERANS' BENEFITS—Veterans Administration issues regulations, under Servicemen's Readjustment Act of 1944, on readjustment allowances for former members of armed forces who are unemployed (*Federal Register*, Sept. 7, 1944, pp. 11009-11012). (See items for June 22, September 4, and December 1.)

September 4: VETERANS' BENEFITS—Readjustment allowances under title V of Servicemen's Readjustment Act of 1944 for former members of armed forces who are unemployed or whose earnings from self-employment are less than specified amount, become payable. (See items for June 22, September 1, and December 1.)

September 7: SOCIAL SECURITY EXTENSION—Executive Director of the Social Security Board testifies that the Board considers necessary and administratively feasible social insurance against permanent and temporary disability and also believes that "the insurance method should be used to provide protection against medical and hospital costs." (*Hearings Before the House Committee on Labor, Subcommittee to Investigate Aid to the Physically Handicapped . . .*, 78th Cong., 2d sess.)

September 9: UNEMPLOYMENT COMPENSATION—In his report to the President, the Director of War Mobilization declares that unemployment compensation is our first line of defense against unemployment, that weekly benefits are inadequate, and that he hopes Congress will reconsider its rejection of the plan to fix maximum weekly benefits at not less than a stated percentage of the worker's previous wages or \$20, whichever is lower, to provide payments for as long as 26 weeks, and to extend coverage to workers in firms with less than eight employees.

September 14: OLD-AGE AND SURVIVORS INSURANCE—Under an interpretation of the Office of the General Counsel, the Soldiers' and Sailors' Civil Relief Act of 1940 in effect extends the time limits for filing applications in lump-sum cases and filing proof of parent's dependency in cases of parent's monthly benefits, if the claim is made by a serviceman or the claimant is the serviceman's heir claiming on the basis of such serviceman's wage record.

September 25: GREAT BRITAIN—Government publishes White Paper on Social Insurance, rounding out its proposals for a comprehensive economic policy for the years of peace and reconstruction. The program, which represents the Government's recommendations for effecting most of the proposals set forth in the Beveridge plan, would extend the scope of the present system by increasing all existing types of benefits and by covering, on a compulsory basis, the entire population. The Government offers a comprehensive program of social insurance, supplemented by family allowances, and a separate though allied system to cover risks of disablement and death through industrial injury. (See *Social Security Bulletin*, November 1944, pp. 27-35.)

September 27: VETERANS' BENEFITS—Preference given to other veter-

ans in connection with applications for homesteads is extended to veterans of World War II. Benefits are extended to a widow if she has not remarried, or, in case of her death or remarriage, to minor children. (P.L. 434, 78th Cong.; H. Rept. 1646; S. Rept. 1084.)

GREAT BRITAIN—British Government is the first to ratify the convention adopted by the International Labor Conference in 1936 to provide sickness insurance for seamen. The convention will come

into force 1 year after ratification by one other country.

October 3: POSTWAR RECONVERSION—War Mobilization and Reconversion Act of 1944 establishes the Office of War Mobilization and Reconversion, to be headed by a Director who shall be responsible for unifying war mobilization and peacetime reconversion programs. The new Office supersedes the Office of War Mobilization and includes an Office of Contract Settlement, a Surplus War Property

Table 20.—*Estimated pay rolls in employment covered by selected social insurance and related programs in relation to total earnings and to all wages and salaries, by specified period, 1937-44¹*

[Corrected to May 5, 1945]

Period	Total earnings ²	All wages and salaries ³	Pay rolls covered by retirement programs ⁴					Pay rolls covered by unemployment insurance programs ⁵			
			Total	Old-age and survivors insurance ⁶	Railroad retirement ⁶	Federal civil-service retirement ⁷	State and local government retirement ⁸	Total	State unemployment insurance ⁹	Railroad unemployment insurance ¹⁰	
	Amount (in millions)										
1937-----	\$ 56,972	\$45,053	\$37,943	\$32,770	\$2,265	\$1,050	\$1,858	(11)	(11)	\$2,265	
1938-----	51,369	41,247	34,146	29,026	2,010	1,139	1,971	\$28,210	\$26,200	2,010	
1939-----	55,464	44,313	37,626	32,222	2,149	1,221	2,034	31,218	29,069	2,149	
1940-----	60,760	48,771	41,720	35,668	2,272	1,430	2,350	34,722	32,450	2,272	
1941-----	76,723	60,885	52,604	45,417	2,685	1,912	2,590	44,831	42,146	2,685	
1942-----	101,367	80,793	67,874	58,147	3,337	3,600	2,790	58,113	54,776	3,337	
1943-----	126,399	102,932	82,350	70,152	4,058	5,100	3,040	70,184	66,126	4,058	
1944-----	137,114	113,031	87,200	73,914	4,466	5,600	3,220	73,929	69,463	4,466	
1944-----											
Jan.-Mar....	33,219	27,138	21,183	17,915	1,088	1,330	850	17,972	16,884	1,088	
Apr.-June....	34,038	27,993	21,657	18,289	1,108	1,400	860	18,352	17,244	1,108	
July-Sept....	34,241	28,404	21,730	18,533	1,137	1,440	620	18,467	17,330	1,137	
Oct.-Dec....	35,616	29,496	22,630	19,177	1,133	1,430	890	19,138	18,005	1,133	
	Percent of total earnings										
1937-----	100.0	-----	66.6	57.5	4.0	1.8	3.3	(11)	(11)	4.0	
1938-----	100.0	-----	66.5	56.6	3.9	2.2	3.8	54.9	51.0	3.9	
1939-----	100.0	-----	67.8	58.0	3.9	2.2	3.7	56.3	52.4	3.9	
1940-----	100.0	-----	68.7	58.7	3.7	2.4	3.9	57.1	53.4	3.7	
1941-----	100.0	-----	68.6	59.2	3.5	2.5	3.4	58.4	54.9	3.5	
1942-----	100.0	-----	67.0	57.3	3.3	3.6	2.8	57.3	54.0	3.3	
1943-----	100.0	-----	65.2	55.6	3.2	4.0	2.4	55.5	52.3	3.2	
1944-----	100.0	-----	63.6	53.9	3.3	4.1	2.3	53.9	50.6	3.3	
1944-----											
Jan.-Mar....	100.0	-----	63.8	53.9	3.3	4.0	2.6	54.1	50.8	3.3	
Apr.-June....	100.0	-----	63.6	53.7	3.3	4.1	2.5	53.9	50.6	3.3	
July-Sept....	100.0	-----	63.5	54.2	3.3	4.2	1.8	53.9	50.6	3.3	
Oct.-Dec....	100.0	-----	63.5	53.8	3.2	4.0	2.5	53.7	50.5	3.2	
	Percent of all wages and salaries										
1937-----	-----	100.0	84.2	72.8	5.0	2.3	4.1	(11)	(11)	5.0	
1938-----	-----	100.0	82.8	70.3	4.9	2.8	4.8	68.4	63.5	4.9	
1939-----	-----	100.0	84.9	72.7	4.8	2.8	4.6	70.4	65.6	4.8	
1940-----	-----	100.0	85.5	73.1	4.7	2.9	4.8	71.2	66.5	4.7	
1941-----	-----	100.0	86.4	74.6	4.4	3.1	4.3	73.6	69.2	4.4	
1942-----	-----	100.0	84.0	71.9	4.1	4.5	3.5	71.9	67.8	4.1	
1943-----	-----	100.0	80.0	68.1	3.9	5.0	3.0	68.2	64.3	3.9	
1944-----	-----	100.0	77.1	65.3	4.0	5.0	2.8	65.4	61.4	4.0	
1944-----											
Jan.-Mar....	-----	100.0	78.1	66.1	4.0	4.9	3.1	66.2	62.2	4.0	
Apr.-June....	-----	100.0	77.4	65.3	4.0	5.0	3.1	65.6	61.6	4.0	
July-Sept....	-----	100.0	76.5	65.2	4.0	5.1	2.2	65.0	61.0	4.0	
Oct.-Dec....	-----	100.0	76.7	65.1	3.8	4.8	3.0	64.9	61.1	3.8	

¹ Includes employee contributions under contributory systems.

² Includes earnings of the self-employed. Quarterly data for self-employed adjusted to when earned, rather than when received, basis.

³ Estimated civilian wages and salaries paid in cash and in kind in continental United States and Army and Navy pay rolls in all areas. Quarterly data adjusted to correct for distribution of bonus payments.

⁴ For all programs except Federal civil-service and State and local government retirement, pay rolls are for continental United States, Alaska, and Hawaii, and quarterly data related to pay periods ended in quarter.

⁵ Taxable wages plus estimated nontaxable wages in employment covered by program. 1944 data estimated.

⁶ Taxable wages plus nontaxable wages in employment covered by programs.

⁷ Based on fiscal-year data. ⁸ Includes wages and salaries of employees covered by Alaska Railroad and Canal Zone retirement systems.

⁹ Estimated.

¹⁰ Taxable wages plus nontaxable wages in employment covered by programs; excludes earnings of railroad workers covered by State laws through June 1939, 1944 data estimated and adjusted.

¹¹ Estimated for 1937-June 1939, when railroad workers were covered by State unemployment compensation laws.

¹² Not available.

Source: Data on total earnings and wages and salaries from U. S. Department of Commerce, Bureau of Foreign and Domestic Commerce; data for programs based on reports of administrative agencies.

Administration, and a Retraining and Reemployment Administration, all under the general supervision of the Director. An advisory board of 12 members appointed by the President represents labor, management, agriculture, and the public (P.L. 458, 78th Cong.; S. Rept. 1035; H. Repts. 1798, 1902). (See *Social Security Bulletin*, October 1944, pp. 10-15; and items for February 24 and October 30.)

UNEMPLOYMENT COMPENSATION—This act also amends the Social Security Act to establish a Federal unemployment account in the unemployment trust fund and to add Title XII—Advances to State Unemployment Funds, providing that when the balance in a State's account in the unemployment trust fund on June 30, 1945, or on the last day of any ensuing calendar quarter which ends before July 1, 1947, is smaller than the State's total contributions deposited in the fund during that 1 of the 2 preceding calendar years in which such deposits were higher, the State is entitled to borrow from the new Federal unemployment account an amount equal to the excess of unemployment compensation paid by the State in the calendar quarter over 2.7 percent of the remuneration paid in such calendar quarter and subject to the State unemployment compensation law. Amounts so borrowed shall be treated as an advance, without interest, to the State's unemployment fund and shall be repaid from that fund by a transfer from the State account in the Federal unemployment trust fund to the Federal unemployment account to the extent that the balance in the State's account in the unemployment trust fund, at the end of any calendar quarter, is greater than the State's total contributions during that 1 of the 2 preceding calendar years in which such deposits were higher. As of the end of 1944, no funds had been appropriated to this account.

October 10-12: SOCIAL SECURITY PROPOSALS—Interstate Conference of Employment Security Agencies establishes a special committee to study problems involved in granting funds for unemployment compensation administration; recommends that all State laws include provision to make interest on delinquent contributions and penalty collections available for administrative expenditures by the State, under its exclusive control; and approves coverage of specified maritime services under the Federal Unemployment Tax Act and a plan to cover maritime workers,

Table 21.—Beneficiaries and benefits under social insurance and related programs, by risk and program, 1940-44¹

Risk and program	1944	1943	1942	1941	1940
Amount of benefits (in thousands)					
Total.....	\$1,542,217	\$1,317,368	\$1,499,821	\$1,418,239	\$1,492,202
Old-age retirement.....	457,575	406,062	369,427	325,660	276,255
Old-age and survivors insurance.....	119,009	97,257	80,305	55,141	21,074
Railroad retirement.....	98,667	94,553	91,571	88,422	83,342
Federal civil-service systems ²	60,511	56,720	53,195	50,924	49,069
State and local government ³	135,300	124,900	115,400	106,750	103,000
Veterans' pensions ⁴	44,088	32,632	28,956	24,423	19,770
Survivorship:					
Monthly benefits.....	290,089	239,045	214,218	192,321	162,928
Old-age and survivors insurance.....	76,942	57,763	41,702	25,454	7,784
Railroad retirement.....	1,765	1,704	1,603	1,559	1,448
Federal civil-service systems.....	80	45	20	9	(⁵)
State and local government ³	19,000	18,400	17,700	16,500	16,000
Veterans' pensions and compensation.....	144,302	116,133	111,193	111,799	105,696
Workmen's compensation ⁶	48,000	45,000	42,000	37,000	32,000
Lump-sum payments.....	56,684	48,484	41,980	40,271	36,503
Old-age and survivors insurance.....	22,146	17,830	15,038	13,328	11,736
Railroad retirement.....	6,591	5,560	4,114	3,421	2,497
Federal civil-service systems.....	7,863	7,344	6,108	6,170	5,810
State and local government ³	15,300	13,400	12,600	13,000	12,500
Veterans' program.....	4,784	4,350	4,120	4,352	3,960
Workmen's compensation.....	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)
Disability.....	670,783	543,217	523,844	501,129	481,855
Workmen's compensation ⁶	191,000	182,000	170,000	149,000	130,000
Veterans' pensions and compensation.....	412,191	298,718	296,309	296,138	298,081
Railroad retirement.....	31,040	31,243	31,235	31,491	30,824
Federal civil-service systems.....	17,490	16,196	14,900	14,000	12,950
State and local government ³	14,000	12,200	11,400	10,500	10,000
Rhode Island sickness compensation.....	5,062	2,860			
Unemployment.....	67,086	80,560	350,352	358,858	534,661
State unemployment compensation.....	62,385	79,643	344,084	344,321	518,700
Railroad unemployment insurance.....	582	917	6,268	14,537	15,961
Servicemen's readjustment allowances.....	4,119				
Beneficiaries, December (in thousands)					
Old-age retirement:					
Old-age and survivors insurance ⁷	508.7	411.4	351.8	271.5	150.6
Railroad retirement.....	124.3	119.4	115.2	112.6	106.1
Federal civil-service systems ²	61.2	56.2	53.6	51.0	48.9
State and local government ³	147.0	136.0	126.7	117.2	113.0
Veterans' pensions ⁴	55.5	49.5	44.5	39.1	32.7
Survivorship (monthly benefits):					
Old-age and survivors insurance.....	454.3	344.6	255.1	168.5	75.1
Railroad retirement.....	4.3	4.1	3.8	3.6	3.3
Federal civil-service systems.....	.2	.1	.1	(⁵)	(⁵)
State and local government ³	30.0	29.0	28.0	26.0	25.0
Veterans' pensions and compensation.....	372.7	322.7	315.9	318.5	323.2
Workmen's compensation.....	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)
Disability:					
Workmen's compensation.....	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)
Veterans' pensions and compensation.....	900.2	599.1	579.6	583.6	585.2
Railroad retirement.....	39.1	39.6	39.7	40.3	39.8
Federal civil-service systems.....	22.5	20.5	19.1	17.6	16.3
State and local government ³	20.0	17.6	16.3	15.0	14.3
Rhode Island sickness compensation ⁸	4.5	4.1			
Unemployment:					
State unemployment compensation ⁹	74.9	64.4	192.6	523.0	666.6
Railroad unemployment insurance ¹⁰	1.2	.7	3.3	22.4	73.7
Servicemen's readjustment allowances ⁹	16.8				
Average monthly benefit under selected programs, June					
Old-age retirement:					
Old-age and survivors insurance ¹¹	\$24	\$23	\$23	\$23	\$23
Railroad retirement ¹²	66	65	65	65	64
Federal civil-service systems ²	86	86	85	85	85
State and local government ³	78	78	77	77	77
Veterans' pensions ⁴	74	58	57	57	56
Disability:					
Veterans' pensions and compensation ¹³	43	42	42	42	42
Railroad retirement ¹²	64	64	63	63	62
Federal civil-service systems.....	67	67	67	67	67
State and local government ³	59	59	59	59	59

¹ Data partly estimated. Beneficiaries represent number for whom monthly benefits were certified during month for old-age and survivors insurance program, number receiving regular monthly payments under veterans' program, and number on rolls as of specified date in month for railroad, Federal civil-service, and State and local programs.

² Data are for all persons retired for causes other than disability.

³ Number of beneficiaries for old-age retirement and disability, number of cases for survivorship, and number and average monthly benefit in last month of fiscal year, usually June; amount of benefits for corresponding fiscal year.

⁴ Data are for Spanish-American War veterans retired for age. Average benefit is average monthly monetary benefit exclusive of insurance and adjusted compensation.

⁵ Not available.

⁶ A small but unknown amount of lump-sum death payments included with monthly survivor-

ship payments. Disability payments exclude payments for medical care.

⁷ Includes wives aged 65 and over and dependent minor children of living beneficiaries entitled to supplementary benefits: for December 1944, 116,837 and 9,720, respectively.

⁸ Less than 50.

⁹ Average weekly number of beneficiaries; servicemen's readjustment allowances represent payments for total and partial unemployment, but exclude allowances to the self-employed.

¹⁰ Average number of persons receiving benefits for unemployment in a 14-day registration period.

¹¹ Primary benefit in current-payment status; average benefit for primary beneficiary and entitled wife, \$38 in June 1944.

¹² Based on total monthly rates of annuities and pensions in force as of June 30.

¹³ Average monthly monetary benefit exclusive of insurance and adjusted compensation.

through reciprocal agreements, under State unemployment compensation systems.

The Conference also adopts resolutions dealing with reduction of the burden of employer reporting and, in the interest of economies possible through exchange of services, favors authorizing State agencies to accept Federal funds for services rendered to Federal agen-

cies and reimbursement of Federal agencies for services rendered to State agencies.

October 30: POSTWAR RECONVERSION—Retraining and Reemployment Administration Order No. 2 establishes an Advisory Council comprising one representative each from the Department of Labor, Federal Security Agency, War Manpower Commission, Selective

Service System, Veterans Administration, Civil Service Commission, War and Navy Departments, War Production Board, Department of Agriculture, and Federal Works Agency (*Federal Register*, Nov. 14, 1944, p. 13593). (See items for February 21 and October 3.)

October 31: OLD-AGE AND SURVIVORS INSURANCE—Social Security Board authorizes recalculation of average

Table 22.—Beneficiaries and benefits under selected social insurance and related programs, by program and month, 1944¹

[In thousands; data corrected to May 15, 1945]

Year and month	Total	Retirement, disability, and survivor programs											Unemployment insurance programs				
		Monthly retirement and disability benefits ²				Survivor benefits								Rhode Island sick-ness com-pensa-tion ¹²	State unem-employ-ment com-pensa-tion laws ¹²	Service-men's Read-just-ment Act ¹²	Rail-road Unem-employ-ment Insurance Act ¹³
						Monthly			Lump-sum ³								
		Social Security Act ³	Rail-road Retirement Act ⁴	Civil Service Com-mis-sion ⁵	Veter-ans Admin-istra-tion ⁶	Social Security Act ⁷	Rail-road Retirement Act ⁴	Veter-ans Admin-istra-tion ⁵	Social Security Act ¹⁰	Rail-road Retirement Act ⁴	Civil Service Com-mis-sion ⁵	Veter-ans Admin-istra-tion ¹¹					
Number of beneficiaries																	
1943																	
December		411.4	159.0	76.8	648.6	344.6	4.1	322.7	10.5	1.2	1.4	3.3	4.1	64.4		0.7	
1944																	
January		419.3	158.9	77.5	663.1	352.8	4.1	323.4	11.2	1.0	1.0	3.3	4.1	84.1		1.3	
February		427.9	159.2	77.5	687.5	363.1	4.2	325.1	12.2	1.3	1.0	3.5	4.6	104.0		1.2	
March		436.0	159.3	77.9	724.6	373.4	4.2	327.0	13.7	1.3	1.0	4.0	4.6	112.2		1.3	
April		442.2	159.5	78.5	759.2	382.1	4.2	329.3	12.3	1.4	1.0	4.1	5.5	83.3		1.3	
May		451.0	159.8	78.7	792.8	391.9	4.2	332.5	13.4	1.5	1.3	4.5	8.3	87.1		1.5	
June		458.5	159.9	79.2	814.4	399.2	4.2	336.5	12.3	1.3	1.5	4.5	8.3	77.9		1.4	
July		466.7	160.2	79.7	833.9	403.2	4.3	339.0	11.9	1.4	1.9	4.4	7.6	65.7		1.3	
August		475.6	160.7	80.1	854.7	411.1	4.3	344.1	14.2	1.7	1.2	4.2	7.0	72.3		1.6	
September		482.2	161.2	80.9	875.6	421.8	4.3	350.9	14.2	1.6	1.2	3.7	5.9	63.3	3.3	7.8	
October		492.3	162.1	82.2	901.4	434.4	4.3	358.7	15.5	1.6	1.2	3.8	5.6	63.6	8.3	8.7	
November		500.6	162.8	83.2	929.6	445.7	4.3	364.7	14.6	1.5	1.5	3.9	5.0	71.4	12.0	9.9	
December		508.7	163.5	83.9	955.7	454.3	4.3	372.7	13.0	1.4	1.4	3.6	4.5	74.9	16.8	1.2	
Amount of benefits ¹⁴																	
1936	\$458,896		\$683	\$51,630	\$299,001		\$2	\$99,992			\$4,062	\$3,395		\$131			
1937	501,664		40,001	53,694	299,660		444	96,370	\$1,278		4,401	3,684		2,132			
1938	969,600		96,766	56,118	301,277		1,383	101,492	10,478	\$291	4,604	3,405		393,786			
1939	1,043,089		107,282	58,331	307,512		1,451	109,192	13,896	1,926	4,952	3,553		429,298		\$5,696	
1940	1,188,702	\$21,074	114,166	62,019	317,551	\$7,784	1,448	105,696	11,736	2,497	5,810	3,960		518,700	15,961		
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	3,421	6,170	4,352		344,321	14,537		
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	4,114	6,108	4,120		344,084	6,268		
1943	921,466	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	5,560	7,344	4,350	\$2,860	79,643	917		
1944	1,119,616	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,146	6,591	7,863	4,784	5,062	62,385	\$4,119	482	
1943																	
December	77,856	8,686	10,643	6,280	28,574	5,422	148	10,349	1,468	445	902	334	289	4,274		52	
1944																	
January	80,080	8,880	10,637	6,319	29,523	5,568	141	10,502	1,584	402	563	316	292	5,277		75	
February	85,300	9,138	10,665	6,356	31,886	5,763	147	11,638	1,725	531	587	345	297	6,156		67	
March	87,525	9,313	10,629	6,402	32,897	5,944	145	10,932	1,936	487	685	406	319	7,351		79	
April	88,132	9,439	10,707	6,426	35,303	6,035	148	10,897	1,721	554	572	416	395	5,471		48	
May	90,442	9,659	10,741	6,412	36,290	6,209	150	10,960	1,867	586	739	433	595	5,771		31	
June	90,312	9,810	10,712	6,454	36,258	6,316	146	11,457	1,712	518	625	457	596	5,225		26	
July	96,347	9,999	10,798	6,536	41,925	6,364	147	12,589	1,656	557	468	392	547	4,348		21	
August	96,362	10,236	10,843	6,506	40,369	6,549	148	12,547	1,968	661	712	476	502	4,808		38	
September	97,743	10,289	10,889	6,549	41,524	6,775	151	13,004	1,962	602	684	398	422	4,246	207	40	
October	100,091	10,573	11,040	6,659	42,271	7,012	147	13,038	2,138	570	708	386	404	4,350	748	46	
November	102,457	10,770	10,982	6,673	43,548	7,172	147	12,924	2,043	523	827	368	364	4,918	1,148	51	
December	105,564	10,903	11,064	6,788	44,485	7,237	147	13,813	1,836	598	693	391	330	5,192	2,016	70	

¹ Excludes workmen's compensation and State and local government systems; monthly data not available.

² Old-age retirement benefits under all acts, disability retirement benefits under Railroad Retirement and Civil Service Retirement Acts, and disability payments to veterans.

³ Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

⁴ Age and disability annuities and pensioners as of 20th of month. Payments represent amounts certified, minus cancellations. Widows receiving both survivor and death-benefit annuities are counted twice, but 2 or more individuals sharing 1 death-benefit annuity are counted as 1. Monthly payments to survivors include annuities to widows under joint and survivor elections and 12-month death-benefit annuities to widows and next of kin.

⁵ Retirement and disability benefits include survivor benefits under joint and survivor elections; not adjusted for suspension of annuities of persons reemployed under National Defense Acts of June 28, 1940, and Jan. 24, 1942. Payments principally from civil-service retirement and disability fund but include also payments from Canal Zone and Alaska Railroad retirement and disability funds administered by Civil Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors. Refunds to employees leaving the service are not included; see *Social Security Bulletin*, February 1945, p. 39, for 1944 data.

⁶ Veterans' pensions and compensation.

⁷ Widow's, widow's current, parent's, and child's benefits. Partly estimated.

⁸ Payments to widows, parents, and children of deceased veterans.

⁹ Number of decedents on whose account lump-sum payments were made, and amount of such payments.

¹⁰ For January 1937–August 1939, includes payments to covered workers at age 65, totaling \$9.9 million, which are not survivor payments.

¹¹ Payments for burial of deceased veterans.

¹² Number represents average weekly number of beneficiaries. Annual amounts under State unemployment compensation laws adjusted for voided benefit checks; monthly amounts unadjusted. Under Servicemen's Readjustment Act, readjustment allowances to unemployed veterans only; excludes payments to self-employed veterans.

¹³ Number represents average number of persons receiving benefits for unemployment in a 14-day registration period. Annual amounts adjusted for underpayments and recoveries of overpayments; monthly figures unadjusted.

¹⁴ Payments to individuals: amounts certified, under Social Security and Railroad Retirement Acts (including retroactive payments) and Railroad Unemployment Insurance Act; disbursements minus cancellations, under Civil Service Commission and Veterans Administration programs; checks issued by State agencies, under State unemployment insurance, Rhode Island sickness compensation programs, and Servicemen's Readjustment Act.

Source: Based on reports of administrative agencies.

monthly wage after adjudication, at the request of a primary beneficiary, to include additional wages for services performed subsequent to original award.

November 13: EMPLOYER-EMPLOYEE RELATIONSHIP—In citing and quoting extensively from the Hearst Case (see item for April 24) the

Fourth Circuit Court of Appeals holds that common-law rules are not controlling and that, regardless of whether individuals are independent contractors under common-law rules, they may be employees for Social Security Act purposes. The court draws analogies between the Social Security

Act, the Fair Labor Standards Act, and the National Labor Relations Act, pointing out that they were all enacted pursuant to a public policy unknown to the common law and that their "applicability is to be judged, rather from the purposes that Congress had in mind, than from common-law rules worked

Table 23.—Benefits under selected social insurance and related programs, by program and State, 1944

[Corrected to May 15, 1945]

State	Amount (in thousands)							Percentage distribution						
	Retirement, disability, and survivor benefits				Unemployment insurance benefits			Retirement, disability, and survivor benefits				Unemployment insurance benefits		
	Old-age and survivors insurance ¹	Rail-road retirement ²	Veterans' pensions and compensation ³	State and local government ⁴	State unemployment insurance ⁵	Service-men's Readjustment Act ⁶	Rail-road unemployment insurance ⁷	Old-age and survivors insurance ¹	Rail-road retirement ²	Veterans' pensions and compensation ³	State and local government ⁴	State unemployment insurance ⁵	Service-men's Readjustment Act ⁶	Rail-road unemployment insurance ⁷
Total.....	\$218,075	\$138,062	\$600,581	\$183,560	\$62,385	\$4,119	\$582	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Alabama.....	2,670	1,558	10,210	310	591	69	12	1.2	1.1	1.7	.2	.9	1.7	2.1
Arizona.....	630	471	4,805	400	108	20	2	.3	.3	.8	.2	.2	.5	.3
Arkansas.....	1,130	1,315	9,609	240	203	50	9	.5	1.0	1.6	.1	.3	1.2	1.5
California.....	14,059	8,538	56,454	13,530	9,920	242	14	6.4	6.2	9.4	7.5	15.9	5.9	2.4
Colorado.....	1,578	1,735	8,408	960	136	12	16	.7	1.3	1.4	.5	.2	.3	2.7
Connecticut.....	4,492	986	7,207	2,780	1,376	117	2	2.1	.7	1.2	1.5	2.2	2.8	.3
Delaware.....	579	611	601	120	69	9	(⁸)	.3	.4	.1	.1	.1	.2	(⁹)
District of Columbia.....	1,076	444	7,207	2,050	547	43	1	.5	.3	1.2	1.1	.9	1.0	.2
Florida.....	3,209	2,670	13,213	740	594	71	6	1.5	1.9	2.2	.4	1.0	1.7	1.0
Georgia.....	2,535	1,876	12,012	580	356	58	15	1.2	1.4	2.0	.3	.6	1.4	2.6
Idaho.....	408	416	2,402	0	56	3	5	.2	.3	.4	0	.1	.1	.9
Illinois.....	15,851	10,152	28,828	18,600	6,972	280	22	7.3	7.3	4.8	10.2	11.2	6.3	3.8
Indiana.....	5,874	5,504	16,216	2,860	1,683	72	7	2.7	4.0	2.7	1.6	2.7	1.7	1.2
Iowa.....	2,482	3,624	9,609	650	280	51	11	1.1	2.6	1.6	.4	.4	1.2	1.9
Kansas.....	1,674	2,926	8,408	290	485	13	9	.8	2.1	1.4	.2	.8	.3	1.5
Kentucky.....	3,311	2,537	15,015	360	684	66	24	1.5	1.8	2.5	.2	1.1	1.6	4.1
Louisiana.....	2,123	1,164	9,009	790	587	10	13	1.0	.8	1.5	.4	.9	.2	2.2
Maine.....	1,725	898	4,204	640	320	19	2	.8	.7	.7	.3	.5	.5	.3
Maryland.....	3,205	2,482	8,408	2,570	765	30	4	1.5	1.8	1.4	1.4	1.2	.7	.7
Massachusetts.....	11,376	2,909	22,822	11,270	2,770	295	4	5.2	2.1	3.8	6.1	4.4	7.2	.7
Michigan.....	9,651	3,811	17,417	6,380	6,164	70	26	4.4	2.8	2.9	3.5	9.9	1.7	4.5
Minnesota.....	3,410	3,805	13,813	3,270	527	39	104	1.6	2.8	2.3	1.8	.8	.9	18.0
Mississippi.....	893	1,061	9,609	30	158	30	17	.4	.8	1.6	(⁹)	.3	.7	2.9
Missouri.....	5,243	4,732	18,618	880	1,576	62	26	2.4	3.4	3.1	.5	2.5	1.5	4.5
Montana.....	685	771	3,003	290	97	5	5	.3	.6	.5	.2	.2	.1	.9
Nebraska.....	1,026	1,620	4,805	740	111	2	15	.5	1.2	.8	.4	.2	(⁹)	2.6
Nevada.....	195	171	601	60	35	2	2	.1	.1	.1	(⁹)	.1	(⁹)	.3
New Hampshire.....	1,160	605	2,402	70	162	27	(⁸)	.5	.4	.4	(⁹)	.3	.7	(⁹)
New Jersey.....	10,620	4,845	14,414	11,470	3,948	178	6	4.9	3.5	2.4	6.2	6.3	4.3	1.0
New Mexico.....	304	436	3,003	140	11	2	1	.1	.3	.5	.1	(⁹)	(⁹)	.2
New York.....	30,795	10,590	47,446	65,000	10,402	514	26	14.0	7.6	7.9	35.5	16.7	12.6	4.5
North Carolina.....	3,009	1,260	10,810	250	356	108	6	1.4	.9	1.8	.1	.6	2.6	1.0
North Dakota.....	278	383	1,802	80	14	1	2	.1	.3	.3	(⁹)	(⁹)	(⁹)	.3
Ohio.....	14,709	9,415	33,032	10,140	1,073	58	12	6.7	6.8	5.5	5.5	1.7	1.4	2.1
Oklahoma.....	1,554	1,047	10,210	270	379	8	7	.7	.8	1.7	.1	.6	.2	1.2
Oregon.....	2,147	1,381	7,808	590	156	7	3	1.0	1.0	1.3	.3	.3	.2	.5
Pennsylvania.....	23,041	18,164	36,635	12,440	2,511	484	32	10.6	13.1	6.1	6.8	4.0	11.9	5.5
Rhode Island.....	2,034	301	3,003	1,350	1,227	74	1	.9	.2	.5	.7	2.0	1.8	.2
South Carolina.....	1,518	698	6,606	200	255	43	11	.7	.5	1.1	.1	.4	1.0	1.9
South Dakota.....	347	363	2,402	20	24	4	2	.2	.3	.4	(⁹)	(⁹)	.1	.3
Tennessee.....	2,558	2,461	13,813	1,650	1,432	135	27	1.2	1.8	2.3	.9	2.3	3.3	4.6
Texas.....	5,416	4,399	26,426	820	462	287	25	2.5	3.2	4.4	.4	.7	7.0	4.3
Utah.....	759	622	2,402	350	198	4	3	.3	.5	.4	.2	.3	.1	.5
Vermont.....	679	499	1,802	80	70	11	1	.3	.4	.3	(⁹)	.1	.3	.2
Virginia.....	3,132	3,154	10,210	670	323	24	7	1.4	2.3	1.7	.4	.5	.6	1.2
Washington.....	3,678	2,367	10,210	2,210	256	9	1	1.7	1.7	1.7	1.2	.4	.2	.2
West Virginia.....	3,396	2,057	6,606	560	668	72	3	1.6	1.5	1.1	.3	1.1	1.7	.5
Wisconsin.....	5,011	3,145	12,612	3,800	1,249	27	27	2.3	2.3	2.1	2.1	2.0	.7	4.6
Wyoming.....	231	317	1,201	10	3	1	5	.1	.2	.2	(⁹)	(⁹)	(⁹)	.9
Outside continental United States (¹⁰).....	10,609	766	13,213	-----	36	320	1	.3	.6	2.2	-----	.1	7.9	.2

¹ Estimated; excludes \$22,000 certified in lump-sum payments under 1935 act.

² Estimated; total monthly benefits for year distributed by State on basis of percentage distribution of annuities and pensions in force on Dec. 31, 1944, plus distribution of amounts of lump-sum death benefits initially certified during calendar year.

³ Estimated; total for year distributed by State on basis of payments in June 1944. Excludes lump-sum payments, totaling \$4,784,000.

⁴ Estimates prepared jointly by Social Security Board, Bureau of Research and Statistics, Division of Coordination Studies, and Bureau of the Census, Division of State and Local Government, for fiscal year ended June 1941 projected to fiscal year ended June 1944 by Division of Coordination Studies on basis of annual reports of retirement systems and data collected annually by Bureau of the Census. Excludes retirement systems set up after end of fiscal year 1944; systems which make payments only for service-connected disability

(analogous to workmen's compensation); private endowment plans such as that of the Carnegie Foundation; and systems which provide for purchase of annuities through private insurance companies.

⁵ State by which payment was made. Adjusted for voided benefit checks.

⁶ Payments first issued in September. Excludes payments to self-employed veterans.

⁷ Estimated; adjusted for underpayments and recoveries of overpayments.

⁸ Less than \$500.

⁹ Less than 0.05 percent.

¹⁰ Represents U. S. Territories and island possessions and foreign countries, except that old-age and survivors insurance data for persons now in foreign countries are attributed generally to States in which claims were filed.

Source: Based on reports of administrative agencies.

out for determining tort liability." (*United States v. The Vogue, Inc.*, 145 Fed. (2d) 609.)

November 14: GREAT BRITAIN—Ministry of National Insurance Act, 1944, becomes law. It provides for transfer to a Minister of National Insurance of "the functions of the Minister of Health and of the Secretary of State with respect to national health insurance, old age pensions, widows', orphans' and old age contributory pensions and supplementary pensions; the functions of the Minister of Labour and National Service with respect to unemployment insurance and unemployment assistance; and the functions of the Secretary of State with respect to workmen's compensation." The chief immediate task of the Minister will be to draft legislation and work out administrative changes necessary to effect the Government's proposals for social insurance.

November 22: ARGENTINA—Law establishing old-age, disability, and survivor insurance for commercial employees adopted, to take effect January 1, 1945.

December 1: HEALTH AND WELFARE—Social Security Board certifies to the Secretary of the Treasury first payments of Federal funds to seven States (Ala., Calif., Ga., Ky., Miss., Pa., Utah) for the Selective Service System medical survey program. (See items for June 28 and July 18.)

VETERANS' BENEFITS—Social Security Board authorizes first certifications to the Secretary of the Treasury for payment of grants to States from appropriation of the Veterans Administration for administering readjustment allowances under title V of the Servicemen's Readjustment Act of 1944. (See items for June 22 and September 1 and 4.)

December 7: VETERANS' BENEFITS—Rates of pensions for service-connected disability of peacetime veterans of the Regular Establishment and veterans of wars prior to World War I increased by 15 percent, retroactive to June 1944. (P.L. 469, 78th Cong.; H. Rept. 1677; S. Rept. 1149.)

December 8: REEMPLOYMENT RIGHTS—Amendment to the Selective Training and Service Act of 1940 extends time within which a veteran may apply for reemployment with former employer to 90 days after discharge from armed forces or from hospitalization continuing after such discharge. (P.L. 473, 78th Cong.; S. Rept. 1196.)

December 14: VETERANS' BENEFITS—Pensions are provided for widows and children of World War I veterans, without requirement of service-connected disability at time of death from non-service-connected cause; and maximum monthly payment to a family is increased. (P.L. 483, 78th Cong.; H. Rept. 114; S. Rept. 1297.)

December 16: OLD-AGE AND SURVIVORS INSURANCE—For the third consecutive year, rates of contribution under the Federal Insurance Contributions Act are frozen, for the calendar year 1945, at 1 percent each for employers and employees; tax rates for 1946, 1947, and 1948 to be 2½ percent, and beginning January 1, 1949, 3 percent (P.L.

495, 78th Cong.; H. Rept. 2010; S. Rept. 1356). Testimony that the automatic increase in rates is needed to meet ultimate obligations of the system was presented by the Chairman of the Board on November 27 (*Hearings Before the House Ways and Means Committee . . . on Freezing the Social Security Tax Rate at 1 Percent for 1945*). (See item for February 25.)

In signing the bill, President Roosevelt said that he did so reluctantly. "I have felt in the past and I still feel that the scheduled rate increase, which has been repeatedly postponed by Congress, should be permitted to go into effect. The long-run financial requirements of the social security

Table 24.—Public expenditures¹ for social security and related purposes, by program and source of funds, fiscal years ended in 1944 and 1943²

[In millions]

Program	1943-44			1942-43		
	Total	Federal	State and local	Total	Federal	State and local
Total.....	\$4,110.4	\$1,992.2	\$2,118.2	\$4,317.2	\$2,016.7	\$2,300.5
Social insurance and related programs.....	1,950.2	1,178.9	771.3	1,885.2	1,046.5	838.7
Old-age and survivors insurance.....	217.2	217.2	—	176.8	176.8	—
Railroad retirement.....	136.9	136.9	—	135.9	135.9	—
Public employee retirement, disability, and survivor programs.....	510.2	³ 175.2	⁴ 335.0	472.6	³ 155.6	⁴ 317.0
Employment security ⁵	151.5	90.4	61.1	252.6	76.5	176.1
Railroad unemployment insurance ⁷	3.8	3.8	—	4.0	4.0	—
Veterans' program ⁸	541.1	541.1	—	484.6	⁵ 484.6	—
Workmen's compensation.....	384.6	14.1	⁴ 370.5	357.7	12.9	⁴ 344.8
Rhode Island sickness compensation.....	4.7	—	4.7	⁹ 8.8	—	⁸
Civilian war benefits.....	.2	.2	—	.2	.2	—
Public aid.....	1,092.3	487.4	604.9	1,501.6	770.1	731.5
Special types of public assistance.....	197.3	430.3	487.0	844.6	396.3	448.3
General assistance.....	117.9	—	117.9	168.0	—	168.0
Subsistence payments to farmers.....	.3	.3	—	1.7	1.7	—
Work relief ¹⁰	16.0	16.0	—	421.4	306.3	115.2
Agricultural commodity distribution and stamp programs ⁴	40.6	40.6	—	65.4	65.4	—
Civilian war assistance.....	.1	.1	—	.2	.2	—
Assistance to enemy aliens and others.....	.1	.1	—	.2	.2	—
Health and medical services ¹¹	906.0	297.6	608.5	777.0	180.8	596.2
Public health services.....	198.3	46.5	151.8	170.8	41.2	129.6
Hospital care and construction.....	555.6	105.6	450.0	548.3	⁵ 88.3	460.0
Maternal and child health services.....	10.0	6.2	12 3.9	9.7	5.9	12 3.8
Services for crippled children.....	6.7	3.9	12 2.8	6.8	4.0	12 2.9
Emergency wartime health and medical services.....	126.6	126.6	—	33.3	⁵ 33.3	—
Other health and medical services ¹³	8.8	8.8	—	8.1	8.1	—
Other welfare services.....	161.9	28.3	133.6	153.5	19.3	134.2
Vocational rehabilitation.....	7.1	4.8	2.3	5.8	2.9	2.9
Child welfare services.....	1.5	1.5	(¹⁴)	1.6	1.6	(¹⁴)
Institutional and other care.....	134.1	¹⁵ 2.8	¹⁶ 131.3	135.3	¹⁵ 4.0	¹⁶ 131.3
Day care.....	19.2	¹⁷ 19.2	(¹⁴)	10.8	⁵ 17 10.8	(¹⁴)

¹ Includes administrative expenditures unless otherwise indicated; represents expenditures from general, special, and trust accounts; excludes transfers to such accounts and loans.

² Fiscal years of Federal Government, most States, and some localities ended June 30; fiscal years of other States and localities cover various 12-month periods ended within year.

³ Includes noncontributory programs.

⁴ Excludes administrative expenses.

⁵ Revised data.

⁶ State unemployment compensation and U.S. Employment Service.

⁷ Includes administration of employment services by Railroad Retirement Board.

⁸ Excludes expenditures from Government life insurance fund.

⁹ Benefits first payable Apr. 1, 1943.

¹⁰ For 1943-44, liquidation expenses of Work Projects Administration and National Youth Administration and expenditures for work relief in Puerto Rico and Virgin Islands. For 1942-43, total Civilian Conservation Corps and WPA expenditures and

NYA expenditures exclusive of national defense training program and of administrative expenses and State and local expenditures, data for which are not available.

¹¹ Excludes expenditures for medical services included under public aid programs above, and expenditures for health primarily incidental to performance of other functions, such as those in connection with Army, Navy, and education.

¹² Only amounts expended for programs under Social Security Act.

¹³ Expenditures by Food and Drug Administration and medical service to Indians and to natives of Alaska.

¹⁴ Not available.

¹⁵ Includes expenditures for migratory labor camps and American Printing House for the Blind.

¹⁶ Data not available; 1940-41 figure used.

¹⁷ Includes obligations of Federal Works Agency for child care programs.

Source: Data taken or estimated from Federal budgets and a wide variety of available reports of Federal, State, and local administrative agencies.

system justified adherence to the scheduled increase, and the increase was consistent with wartime fiscal requirements. I feel sure that the Congress does not intend to jeopardize in any way the benefit rights which have already been built up in the past and which will continue to grow in the future. However, I am less disturbed, in view of the expressed commitments of both major political parties for comprehensive coverage under old-age and survivors insurance, by the present situation . . . At an early date, I plan to submit to the Congress a comprehensive plan for broadening and improving the social security system. At that time, I hope that a clear understanding of the Government's financial responsibilities for social security will emerge and that a long-term plan for allocating the costs of social security will be developed."

December 17: WAR SECURITY PROGRAMS—Orders which caused evacuation of persons of Japanese ancestry from the Pacific Coast area in 1942 are revoked. Effective January 2, 1945, persons in the relocation centers whose records have stood the test of Army investigation during the past 2 years are permitted freedom of movement throughout the United States.

December 18: WAR SECURITY PROGRAMS—United States Supreme Court upholds constitutionality of wartime regulations under which American citizens of Japanese ancestry were evacuated from the Pacific Coast area, and in another decision rules that Japanese-Americans of unquestioned loyalty to the United States cannot be detained in war relocation centers (*Korematsu v. United States*, 323 U.S. 214; *Ex Parte Mitsuye Endo*, 323 U.S. 283.)

December 28: BELGIUM—Legislative order improves existing social insurance system and establishes compulsory sickness and invalidity insurance system, to come into full operation April 1, 1945.

December 30: UNEMPLOYMENT COMPENSATION—Social Security Board certifies to the Secretary of the Treasury all 51 jurisdictions as having unemployment compensation laws which were approvable under Internal Revenue Code, section 1603 (a), thus permitting employers to credit amounts paid as contributions under State laws, up to 90 percent of Federal unemployment tax for taxable year 1944; also certifies under section 1602(b) (1) experience-rating provisions of all 42 State laws with such provisions

effective (all jurisdictions except Alaska, La., Miss., Mont., Nev., N. Y., R. I., Utah, Wash.) for purposes of additional credit based on

reduced rates of employer contributions allowed under such laws for 1944. (*Federal Register*, Jan. 2, 1945, p. 57.)

Table 25.—Federal grants to States, by purpose and State, fiscal year 1943-44¹

State	Total	Social security and related purposes					Public roads	Development and conservation of natural resources ²
		Total	Assistance payments and administration ³	Employment security administration ⁴	Health and welfare services ⁵	Education ⁶		
1936-37	\$550,387	\$171,266	\$143,934	\$11,484	\$15,848	\$13,825	\$340,718	\$24,578
1937-38	578,456	280,997	216,074	45,939	18,984	24,174	247,024	26,261
1938-39	572,954	328,402	246,898	62,858	18,646	24,053	191,573	28,316
1939-40	577,414	359,242	271,131	61,080	26,431	24,583	164,517	29,072
1940-41	715,224	426,986	329,845	66,195	30,946	87,174	171,042	30,022
1941-42	779,073	464,710	374,568	55,544	34,598	125,390	157,911	31,062
1942-43	827,939	472,091	395,449	39,480	37,162	151,063	173,659	31,126
1943-44	824,968	533,822	429,458	35,294	69,070	112,610	144,120	34,416
Alabama	12,600	5,391	3,420	401	1,570	3,331	2,810	1,065
Alaska	704	548	320	55	173	50	106	106
Arizona	5,943	3,550	2,965	130	465	666	274	274
Arkansas	8,270	4,933	3,563	306	1,064	1,242	1,154	941
California	75,412	51,430	44,505	2,896	4,029	11,099	11,480	1,403
Colorado	14,866	11,883	11,098	171	614	1,264	1,312	407
Connecticut	7,062	4,942	3,448	588	906	1,131	696	293
Delaware	1,907	587	217	140	230	864	290	176
District of Columbia	* 2,937	1,646	750	332	564	428	863	716
Florida	18,456	7,884	6,033	433	1,418	2,166	7,690	1,097
Georgia	15,863	8,286	5,835	600	1,551	2,058	4,422	227
Hawaii	3,841	760	431	106	223	262	2,592	443
Idaho	5,968	2,802	2,314	137	351	578	2,145	818
Illinois	52,932	40,501	33,976	2,811	3,714	4,824	6,789	768
Indiana	21,651	14,918	11,844	1,232	2,062	2,419	3,546	825
Iowa	14,252	11,366	10,029	1,012	1,099	1,076	985	625
Kansas	11,464	7,968	6,347	338	1,283	1,423	1,448	960
Kentucky	10,881	5,733	3,635	464	1,634	1,717	2,471	804
Louisiana	15,139	8,721	7,019	468	1,234	2,209	3,405	401
Maine	5,901	3,773	3,086	235	452	722	1,005	435
Maryland	12,313	4,220	2,827	515	878	1,678	5,980	299
Massachusetts	28,093	23,577	19,708	1,679	2,190	2,463	1,754	1,076
Michigan	40,045	24,820	20,804	1,645	2,371	3,538	10,611	892
Minnesota	17,559	13,594	11,510	684	1,400	2,147	926	1,056
Mississippi	8,508	4,068	2,229	252	1,587	1,504	1,875	909
Missouri	25,896	20,267	17,755	903	1,609	2,452	2,268	373
Montana	4,494	2,835	2,355	131	349	370	916	562
Nebraska	8,195	6,199	5,217	174	808	619	815	175
Nevada	2,443	759	482	110	167	267	1,242	239
New Hampshire	3,021	1,928	1,416	188	324	639	215	430
New Jersey	14,414	8,328	4,787	1,832	1,709	2,560	3,096	290
New Mexico	4,770	2,231	1,622	130	479	507	1,742	894
New York	51,305	36,403	26,809	3,962	5,632	10,563	3,445	1,302
North Carolina	12,440	6,537	3,791	620	2,126	2,279	2,322	420
North Dakota	4,007	2,334	1,925	79	330	346	907	945
Ohio	45,335	31,406	26,171	2,099	3,136	4,056	8,928	806
Oklahoma	22,944	17,862	16,107	290	1,465	1,932	2,344	1,028
Oregon	13,345	5,459	4,268	462	729	2,617	4,241	1,013
Pennsylvania	44,047	28,717	22,622	2,840	3,255	9,898	4,419	652
Puerto Rico	2,740	1,027	—	—	1,027	638	—	423
Rhode Island	3,290	2,256	1,547	326	383	662	210	162
South Carolina	7,303	4,315	2,516	296	1,503	1,071	1,021	896
South Dakota	4,422	2,804	2,288	82	434	353	862	403
Tennessee	14,237	8,588	6,669	588	1,331	2,121	2,539	989
Texas	42,875	29,952	25,843	1,006	3,103	6,069	5,163	1,691
Utah	9,139	4,545	3,826	173	546	1,385	2,933	276
Vermont	2,026	1,278	860	118	300	383	105	260
Virgin Islands	11	11	—	—	11	—	—	946
Virginia	14,612	3,828	2,043	530	1,255	1,955	7,883	1,159
Washington	27,317	17,928	16,186	737	1,005	3,817	4,413	593
West Virginia	8,674	4,762	3,367	423	972	1,550	1,769	885
Wisconsin	16,368	12,204	10,203	475	1,526	2,204	1,075	355
Wyoming	2,180	1,150	870	84	196	441	—	—

¹ Checks issued. Includes grants to Territories and island possessions. Data for 1943-44 from *Annual Report of the Secretary of the Treasury on the State of the Finances for Fiscal Year Ended June 30, 1944*, table 108; other Treasury reports; and Office of Education.

² Old-age assistance, aid to dependent children, and aid to the blind under Social Security Act.

³ Unemployment compensation administration and employment service under Social Security Act and under Wagner-Peyser Act for 1937-December 1941, and unemployment compensation administration for January 1942-June 1944. Excludes expenditures for postage.

⁴ Maternal and child welfare services and public health under Social Security Act; vocational rehabilitation under Social Security Act and under

Federal Vocational Rehabilitation Act of 1920, as amended; venereal disease control; State and Territorial homes for disabled soldiers and sailors; emergency maternity and infant care; and, for 1942-43, community war services day care.

⁵ Agricultural and mechanic arts colleges, State marine schools, vocational education, training defense workers, and agricultural extension services of land-grant colleges for improving supply and distribution of farm labor.

⁶ Forestry, wildlife restoration, agricultural experiment stations, and agricultural extension work.

⁷ Includes \$559,000 for Canal Zone for public roads.

⁸ Excludes annual lump-sum payment by Federal Government to defray part of local expenses for use of District as seat of Government.

(Continued from page 17)

assets of the three retirement and survivors insurance programs ranged from 46 percent for railroad retirement to 25 percent for old-age and survivors insurance (table 19). These programs, like all others designed to meet long-term risks, are assuming obligations for continuing payments to eligible persons over many years. The benefit rolls will rise steeply with any marked increase in the number of unemployed workers, for among the first to be laid off by employers will be older workers eligible for retirement benefits. The financial assets of these programs more or less parallel the accrual of liabilities, since the number of beneficiaries and the amount of their benefits will be based on the number of the workers contributing and the amount of the wages on which their contributions have been paid.

Unemployment insurance.—The receipts of the unemployment trust fund—which holds the assets of State unemployment compensation systems and of the railroad unemployment insurance program—decreased 1.8 percent from 1943. With a much larger decline (19 percent) in disbursements from the fund, assets rose by 28 percent. The dollar rise in

Table 26.—Collections under selected social insurance and related programs, 1936–44¹

Program	[In millions]								
	1944	1943	1942	1941	1940	1939	1938	1937	1936
Total.....	\$3,640	\$3,446	\$2,842	\$2,286	\$1,940	\$1,760	\$1,587	\$1,360	\$182
Retirement and survivors insurance ²	2,002	1,846	1,481	1,108	914	817	720	712	117
Federal insurance contributions.....	1,316	1,239	1,012	789	637	568	474	493	-----
Tax on carriers and their employees.....	286	232	193	148	130	113	111	93	(³)
Federal civil-service retirement contributions ⁴	280	256	157	71	50	42	39	37	34
State and local government retirement contributions ⁵	120	119	119	100	97	94	96	89	83
Unemployment insurance.....	1,633	1,595	1,359	1,178	1,026	943	867	⁶ 648	65
State unemployment contributions ⁷	1,317	1,325	1,139	1,006	854	825	778	567	65
Federal unemployment tax.....	183	161	124	98	105	102	89	⁸ 81	(⁹)
Railroad unemployment insurance contributions.....	133	109	96	74	67	¹⁰ 16	-----	-----	-----
Temporary disability insurance: Rhode Island sickness compensation contributions.....	5	5	¹⁰ 2	-----	-----	-----	-----	-----	-----

¹ See table 17 for employer and employee contributions, 1944 and 1943.

² Permanent disability provisions included under railroad, Federal civil-service, and some State and local government retirement systems.

³ Less than \$500,000. Tax effective Mar. 1, 1936.

⁴ Under Civil Service, Alaska Railroad, and Canal Zone Retirement Acts. Employee contributions only. Includes voluntary contributions under Civil Service Retirement Act.

⁵ Employee contributions only. Estimated by Department of Commerce, Bureau of Foreign and Domestic Commerce.

⁶ Includes \$40,561,886 in Federal unemployment taxes subsequently refunded to States which did not collect taxes on 1936 pay rolls and in which employers paid full tax to Federal Government.

⁷ For 1938–44, deposits in State clearing accounts, including penalties and interest collected from employers; for 1936 and 1937, State deposits of contributions in Federal unemployment trust fund. Includes contributions based on wages from railroad industry before July 1, 1939.

⁸ Less than \$500,000.

⁹ Tax effective July 1, 1939.

¹⁰ Tax effective June 1, 1942.

assets was larger than in any previous year except 1943, but the increasing size of the fund made the percentage gain somewhat smaller than in each of the four preceding years (table 28).

Unlike retirement and survivors insurance, unemployment insurance accepts financial liabilities only for

a short-term risk. Benefits are not only limited in duration but may be drawn only on wage credits of fairly recent years. Thus if a prolonged period of mass unemployment were to follow the end of the war, workers might soon exhaust their rights to unemployment benefits based on employment in the preceding year or

Table 27.—Federal insurance contributions and Federal unemployment taxes, by internal revenue collection district, 1944 and 1943¹

Internal revenue collection district in—	Federal insurance contributions ²		Federal unemployment taxes ²		Internal revenue collection district in—	Federal insurance contributions ²		Federal unemployment taxes ²	
	1944	1943	1944	1943		1944	1943	1944	1943
Total.....	\$1,315,678	\$1,239,490	\$183,490	\$160,966	Montana.....	\$1,538	\$1,505	\$170	\$181
Alabama.....	12,871	11,703	1,691	1,595	Nebraska.....	5,592	5,436	717	708
Arizona.....	2,142	2,200	295	300	Nevada.....	770	777	80	170
Arkansas.....	3,419	3,337	472	433	New Hampshire.....	2,975	2,897	404	392
California (2 districts).....	117,169	104,392	15,303	11,912	New Jersey (2 districts).....	49,087	46,803	7,137	6,224
Colorado.....	6,030	5,797	741	835	New Mexico.....	1,022	964	147	108
Connecticut.....	28,386	30,213	4,425	3,864	New York (6 districts).....	252,946	233,531	35,949	30,928
Delaware.....	12,737	12,257	1,765	1,713	North Carolina.....	16,629	15,723	2,215	2,065
Florida.....	10,458	9,841	1,307	1,173	North Dakota.....	826	718	74	75
Georgia.....	13,435	12,997	1,835	1,635	Ohio.....	88,163	85,780	12,137	11,521
Hawaii.....	2,620	3,128	408	525	Oklahoma.....	9,443	9,036	1,232	1,263
Idaho.....	2,117	2,071	283	257	Oregon.....	12,429	12,175	1,943	1,412
Illinois (2 districts).....	107,012	97,917	15,028	13,118	Pennsylvania (3 districts).....	127,381	122,671	18,673	15,954
Indiana.....	24,597	22,566	3,279	3,029	Rhode Island.....	8,781	8,879	1,317	1,189
Iowa.....	9,347	8,509	1,161	1,132	South Carolina.....	6,120	5,974	842	817
Kansas.....	7,828	8,125	1,102	926	South Dakota.....	1,012	950	96	97
Kentucky.....	8,547	8,103	1,200	1,202	Tennessee.....	12,065	10,207	1,592	1,431
Louisiana.....	11,520	10,200	1,481	1,302	Texas (2 districts).....	30,800	27,958	4,268	3,819
Maine.....	6,144	6,455	881	784	Utah.....	2,862	3,195	403	399
Maryland (including District of Columbia).....	21,288	21,458	3,138	3,097	Vermont.....	1,757	1,811	241	248
Massachusetts.....	50,446	49,027	7,215	6,751	Virginia.....	13,003	13,208	1,809	1,877
Michigan.....	101,547	95,386	13,952	10,915	Washington (including Alaska).....	23,085	22,188	2,925	2,689
Minnesota.....	17,949	16,992	2,402	2,156	West Virginia.....	9,185	8,276	1,246	1,193
Mississippi.....	3,198	3,078	431	422	Wisconsin.....	26,091	23,908	3,510	3,104
Missouri (2 districts).....	30,406	28,193	4,465	3,934	Wyoming.....	906	975	100	87

¹ See 1943 Yearbook, p. 77, for data for earlier years.

² Based on warrants covered by the Bookkeeping and Warrants Division of the Treasury Department; therefore may differ slightly from tax receipts shown in other tables in this Yearbook which are based on the *Daily Statement of the U. S. Treasury*. Amounts listed in this table represent collections made in

internal revenue collection districts in the respective States and covered into the Treasury. The amount received by a particular district does not necessarily represent taxes paid with respect to employment within the State in which that district is located.

Source: Treasury Department, Bureau of Accounts.

Table 28.—Operations of selected social insurance trust funds, 1936-44

[In millions]

Account	1944	1943	1942	1941	1940	1939	1938	1937	1936
Federal Old-Age and Survivors Insurance Trust Fund ¹									
Receipts.....	\$1,422	\$1,328	\$1,085	\$845	\$650	\$593	\$358	\$516	-----
Appropriations ²	1,316	1,239	1,012	789	607	566	343	514	-----
Interest.....	107	88	72	56	43	27	15	2	-----
Expenditures.....	238	195	159	114	62	14	10	1	-----
Benefits.....	209	166	131	88	35	14	10	1	-----
Administrative expenses (Social Security Act Amendments of 1939, sec. 201 (f)).....	29	29	28	26	26	-----	-----	-----	-----
Total assets, end of year.....	6,005	4,820	3,688	2,762	2,031	1,724	1,132	766	-----
Investments.....	5,967	4,778	3,655	2,736	2,017	1,435	862	513	-----
Special Treasury notes:									-----
3 percent.....	-----	-----	433	984	1,370	1,435	862	513	-----
2½ percent.....	1,045	1,328	1,328	1,328	647	-----	-----	-----	-----
2¾ percent.....	603	603	603	424	-----	-----	-----	-----	-----
2¼ percent.....	678	678	678	-----	-----	-----	-----	-----	-----
2½ percent.....	240	240	240	-----	-----	-----	-----	-----	-----
2 percent.....	459	459	180	-----	-----	-----	-----	-----	-----
1¾ percent.....	1,360	1,227	-----	-----	-----	-----	-----	-----	-----
Special certificates of indebtedness, 1½ percent.....	643	-----	-----	-----	-----	-----	-----	-----	-----
Treasury bonds, 2½ percent.....	938	243	193	-----	-----	-----	-----	-----	-----
Cash balances.....	38	42	32	26	14	289	269	253	-----
Railroad Retirement Account									
Receipts.....	317	269	218	144	122	99	143	92	-----
Transfers from appropriations.....	307	263	215	141	120	97	142	92	-----
Interest.....	10	6	3	3	2	2	1	-----	-----
Expenditures: Benefits.....	137	133	128	124	117	110	96	35	\$1
Total assets, end of year.....	573	391	256	166	146	148	135	111	46
Investments, 3-percent special Treasury notes.....	490	310	174	90	85	77	76	50	-----
Cash balances.....	83	82	82	75	60	70	59	61	46
Civil Service Retirement and Disability Fund									
Receipts.....	527	468	292	190	161	146	130	123	92
Employee deductions and voluntary contributions.....	279	254	156	63	47	41	38	36	34
Government contributions ³	196	176	106	102	92	87	75	73	46
Interest and profits.....	53	38	30	25	22	18	17	13	12
Expenditures: Annuities and refunds.....	122	89	79	74	70	65	63	61	58
Total assets, end of year.....	1,748	1,342	963	750	634	544	463	396	334
Investments.....	1,717	1,324	934	741	627	540	460	393	331
Special Treasury notes:									-----
4 percent.....	1,714	1,322	933	740	626	540	460	371	309
3 percent.....	2	2	1	1	(⁴)	-----	-----	-----	-----
Treasury bonds:									-----
3¼ percent.....	-----	-----	-----	-----	-----	-----	-----	11	11
2¾ percent.....	-----	-----	-----	-----	-----	-----	-----	7	7
2¾ percent.....	-----	-----	-----	-----	-----	-----	-----	4	4
2¾ percent.....	-----	-----	-----	-----	-----	-----	-----	3	3
Cash balances.....	31	19	28	9	8	4	3	-----	-----
Unemployment Trust Fund									
Receipts ⁵	1,500	1,527	1,305	1,143	980	886	839	575	65
State accounts: Deposits.....	1,317	1,328	1,139	1,008	861	830	829	567	65
Railroad unemployment insurance account:									-----
Deposits by Railroad Retirement Board.....	119	98	86	66	60	14	-----	-----	-----
Advance from Treasury (act of June 25, 1938).....	-----	-----	-----	-----	-----	15	-----	-----	-----
Transfers from States (act of June 25, 1938) ⁶	(⁴)	-----	-----	8	98	1	-----	-----	-----
Transfers from railroad unemployment insurance administration fund (act of Oct. 10, 1940).....	9	12	6	11	-----	-----	-----	-----	-----
Interest.....	755	89	74	58	60	27	9	8	1
Expenditures ⁵	64	79	351	357	547	434	404	2	(⁴)
State accounts:									-----
Withdrawals.....	63	78	344	342	517	429	404	2	(⁴)
Transfers to railroad unemployment insurance account (act of June 25, 1938).....	(⁴)	-----	-----	8	98	1	-----	-----	-----
Railroad unemployment insurance account:									-----
Benefits.....	1	1	7	15	15	5	-----	-----	-----
Repayment of advance (act of June 25, 1938).....	-----	-----	-----	-----	-----	-----	-----	-----	-----
Total assets, end of year.....	6,583	5,147	3,698	2,744	1,958	1,525	1,072	638	65
Investments.....	6,579	5,095	3,687	2,732	1,945	1,509	1,064	625	64
Certificates of indebtedness:									-----
2½ percent.....	-----	-----	-----	2,444	1,945	1,509	1,064	625	64
2¾ percent.....	-----	-----	-----	288	-----	-----	-----	-----	-----
2¼ percent.....	-----	-----	3,127	-----	-----	-----	-----	-----	-----
2½ percent.....	-----	-----	411	-----	-----	-----	-----	-----	-----
2 percent.....	-----	-----	59	-----	-----	-----	-----	-----	-----
1¾ percent.....	6,169	4,985	-----	-----	-----	-----	-----	-----	-----
Treasury bonds, 2½ percent.....	410	110	90	-----	-----	-----	-----	-----	-----
Cash balances.....	4	51	11	12	12	16	8	13	1

¹ Before 1940, data represent operation of old-age reserve account.² Beginning July 1940, appropriations equal taxes collected under Federal Insurance Contributions Act. Before July 1940, data represent transfers from appropriations.³ Appropriated by Congress and transferred to the trust fund.⁴ Less than \$500,000.⁵ Excludes intrafund transfers between the State accounts and the railroad unemployment insurance account.⁶ Includes amounts certified by Social Security Board to the Secretary of the Treasury in behalf of Connecticut and Kentucky for payment into railroad unemployment insurance account in accordance with Railroad Unemployment Insurance Act, sec. 13.⁷ An additional \$55 million was earned in 1944 but not credited to the fund until Jan. 2, 1945.Source: *Daily Statement of the U. S. Treasury*.

two and would not be able to claim additional benefits based on even continuous employment for 10 years or more. The trust fund could remain solvent long after the workers for whom the funds were accumulated had exhausted their claims on the funds.

A still further contrast between financial factors in the retirement

and survivors insurance systems for industrial and commercial workers and provisions for insuring them against unemployment derives from the contrast between a single national system for the one and an aggregate of 51 separate State systems for the other. Because funds are pooled for retirement and survivors insurance, the higher proportion of old-age re-

tirements in New England, California, or Florida or the larger number of child beneficiaries per deceased insured worker in the Ozarks constitutes no threat to the solvency of the old-age and survivors insurance trust fund as a whole; the higher proportions of beneficiaries in some States or regions are compensated by lower proportions in others.

Table 29.—State accounts and railroad account in Federal unemployment trust fund, 1940-44¹

[In thousands]

Account	Operations, 1944			Balance, December 31				
	Deposits	Interest	Withdrawals	1944	1943	1942	1941	1940
Total.....	\$1,439,161	\$111,303	\$64,518	² \$6,638,424	\$5,146,428	\$3,695,451	\$2,738,179	\$1,949,188
State accounts, total.....	1,316,823	102,007	63,968	6,065,906	4,711,044	3,378,418	2,512,681	1,801,342
Alabama.....	11,672	1,019	615	59,551	47,476	36,258	25,533	16,997
Alaska.....	2,217	104	30	6,737	4,447	2,841	1,819	1,145
Arizona.....	3,881	276	110	16,527	12,480	7,950	4,765	3,075
Arkansas.....	5,159	422	205	24,900	19,524	13,818	8,354	6,494
California.....	170,275	10,193	10,574	623,355	453,460	287,925	200,188	155,150
Colorado.....	5,023	524	135	30,334	24,922	18,521	13,162	9,868
Connecticut.....	31,173	2,632	1,375	155,147	122,718	89,984	64,265	42,238
Delaware.....	1,213	248	65	13,843	12,447	10,878	9,386	6,901
District of Columbia.....	1,620	765	550	41,594	39,759	32,370	24,600	19,718
Florida.....	14,236	748	599	46,813	32,428	19,830	14,737	11,998
Georgia.....	14,895	1,152	375	68,658	52,986	39,015	31,358	24,890
Hawaii.....	1,748	285	0	16,148	14,115	11,518	8,911	6,523
Idaho.....	2,865	210	56	12,572	9,554	6,005	3,508	2,674
Illinois.....	79,935	8,010	7,000	464,933	383,988	312,111	246,228	189,219
Indiana.....	36,379	2,728	1,715	161,943	124,551	87,226	65,895	43,676
Iowa.....	12,467	873	288	53,116	40,064	30,212	23,188	16,602
Kansas.....	11,590	768	487	46,413	34,542	22,862	16,881	13,750
Kentucky.....	12,210	1,333	888	77,154	64,499	52,164	40,319	32,080
Louisiana.....	18,940	1,060	595	65,495	46,090	28,976	20,732	17,429
Maine.....	7,850	523	325	31,583	23,535	14,093	7,560	3,928
Maryland.....	25,180	1,853	850	110,489	84,306	54,147	33,495	21,021
Massachusetts.....	28,043	3,517	2,800	200,218	171,458	137,495	108,603	77,447
Michigan.....	53,584	4,439	6,450	258,588	207,015	143,650	124,368	69,827
Minnesota.....	19,575	1,213	544	74,542	54,298	36,587	28,154	23,598
Mississippi.....	5,880	337	158	20,910	14,851	9,334	5,905	3,967
Missouri.....	27,460	2,374	1,545	139,457	111,168	90,703	77,616	58,040
Montana.....	3,525	260	105	15,554	11,875	8,204	5,922	5,331
Nebraska.....	4,755	386	110	22,890	17,859	12,392	10,303	9,273
Nevada.....	2,129	147	31	8,806	6,561	3,621	1,460	1,176
New Hampshire.....	3,336	336	180	19,488	15,996	12,140	8,063	5,846
New Jersey.....	83,240	6,614	4,055	395,098	309,299	231,927	181,004	130,758
New Mexico.....	1,785	143	10	8,474	6,556	4,612	3,351	2,471
New York.....	226,673	13,684	10,375	840,059	610,077	408,183	288,457	203,189
North Carolina.....	19,413	1,537	370	91,002	70,422	49,637	33,602	24,296
North Dakota.....	775	77	15	4,507	3,670	2,887	2,420	2,095
Ohio.....	79,320	7,187	1,110	424,513	339,116	271,891	226,902	161,033
Oklahoma.....	7,760	726	380	42,233	34,127	25,610	21,304	16,729
Oregon.....	16,341	1,006	160	61,551	44,364	27,019	16,433	10,020
Pennsylvania.....	85,285	9,844	2,800	562,884	470,555	323,323	209,329	130,077
Rhode Island.....	14,783	1,056	1,100	63,012	48,273	33,815	21,674	11,498
South Carolina.....	6,256	578	270	33,944	27,380	21,280	16,346	11,240
South Dakota.....	606	105	26	5,864	5,179	4,381	3,690	3,156
Tennessee.....	22,290	1,115	1,295	69,649	47,539	30,327	20,530	15,339
Texas.....	25,149	2,363	451	138,117	111,056	83,812	66,267	54,482
Utah.....	5,440	365	205	21,948	16,348	9,403	5,655	3,954
Vermont.....	2,182	185	70	10,910	8,612	6,300	4,578	3,199
Virginia.....	9,330	992	320	57,453	47,451	36,403	26,811	19,180
Washington.....	36,555	2,018	252	125,362	87,040	53,240	31,540	22,416
West Virginia.....	11,694	1,052	675	61,967	49,896	37,606	27,622	18,825
Wisconsin.....	41,787	2,505	1,270	152,650	109,628	79,974	67,118	55,497
Wyoming.....	1,345	118	0	6,950	5,486	3,958	2,769	2,008
Railroad unemployment insurance account.....	122,338	9,296	550	² 572,518	435,384	317,033	225,497	147,846

¹ Totals differ from those shown in table 28 because of differences in stage of accounting process.

² Includes repayments of \$6,050,000 from disbursing officer of unemployment trust fund and from railroad retirement account.

Source: Treasury Department, Bureau of Accounts.

Old-Age and Survivors Insurance*

DURING 1944 war employment kept receipts of social security taxes and wage items at high levels; on the other hand, applications for account numbers by new entrants to covered employment declined. The downward trend in the number of claims for old-age retirement benefits which was characteristic of early war years was reversed during 1944, and claims for monthly survivor benefits increased appreciably. At the end of 1944, of the 1.1 million beneficiaries on the monthly benefit rolls, nearly 955,000 were currently receiving benefits.

Among the important administrative actions of the Board during the year were: authorization for recalculation of benefits, on request, to permit an increased benefit rate for workers with higher rates of earnings after original entitlement—an interpretation of the law which is particularly advantageous for retirement beneficiaries who returned to work in war industries; a decision that reopened and revised benefit determinations which would reduce benefits would be limited to cases of fraud, misrepresentation, or clear error, unless the time for appeal had not expired; and a ruling that during the war emergency, attorneys-in-fact other than creditors may apply for and receive lump-sum death payments on behalf of any potential beneficiary who is outside the United States, Alaska, and Hawaii in connection with the war.

Many legislative proposals to amend and expand the old-age and survivors insurance program were made in 1944; only two changes which affected its operations, however, were enacted. In December 1944, legislation was enacted to provide for the continuance of old-age and survivors insurance tax rates on employers and employees at 1 percent each through the calendar year 1945. Section 209 of the Social Security Act, which in 1943 had been amended to provide coverage for employment performed for the War Shipping Administration, was further amended to restrict such coverage in certain cases. Con-

gressional hearings were held on the "Railroad Social Insurance Act" providing, among other things, for survivor benefits which would have been coordinated with those under old-

age and survivors insurance.

Significant developments in claims and benefits, employment and wages, and financing are analyzed in the following pages.

Claims and Benefits

Marked increases in claims and benefits under old-age and survivors insurance were recorded in 1944. The number of monthly benefits in force reached the million mark in July 1944, 4½ years after such benefits first became payable, increasing to 1,117,000 by the end of 1944. The number of families represented on the benefit rolls rose from 562,000 at the beginning of 1944 to 708,000 at its end.

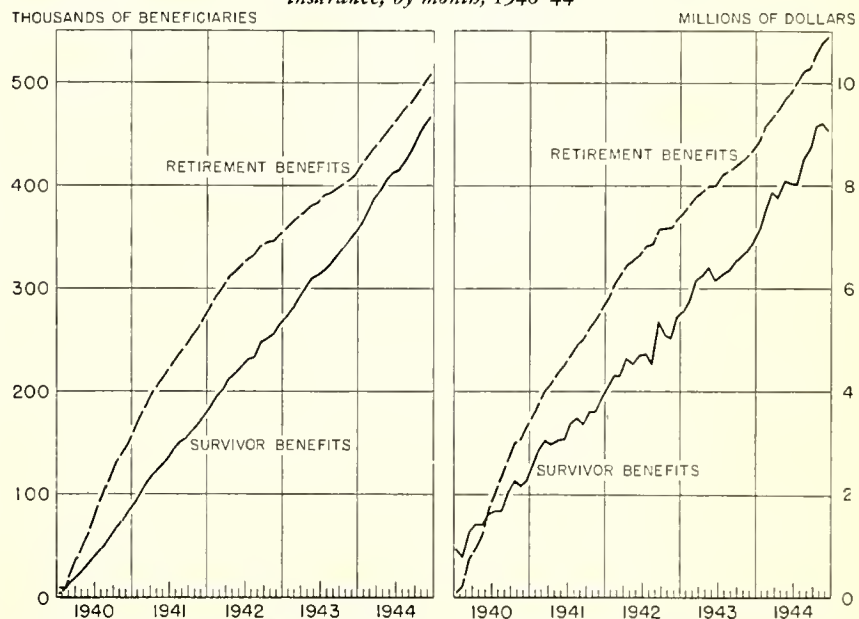
This marked increase resulted from a sharp rise in the number of new claims awarded, which exceeded that in any preceding year for every type of benefit except primary. After fluctuating within a fairly narrow range during 1940-43, the total of all monthly benefit awards combined reached a new high, 18 percent above the total for any previous year. The number of awards of lump-sum death payments continued to grow at an increasing rate, recording an increase of 26 percent over the number in 1943. The increase in primary bene-

fit awards reversed the 1940-43 trend, which had been characterized by successively smaller numbers of retirements in each year (table 30).

The principal factors responsible for the increase in the number of new claims were an increase in the number of deaths of insured workers, arising from the continued growth in the number of persons with insured status; a higher general death rate than in earlier years, due primarily to the increased number of deaths among insured workers who were members of the armed forces; a slight increase in the rate of retirement, especially at the older ages, combined with a gain in the number of fully insured workers over age 65; and the probable increase in public awareness of benefit rights, reducing the extent of nonfiling and delayed filing of claims.

A fairly constant number of awards each year combined with relatively stable rates of termination, such as existed during 1940-43, produces

Chart 8.—Retirement and survivor beneficiaries and benefits under old-age and survivors insurance, by month, 1940-44¹



*For factors to be considered in interpreting data, see Technical Note and Definitions of Terms, pp. 66-98. A classified list of tables appears on pp. 159-161.

year-to-year growth, at a steadily decreasing rate, in both the number of benefits in force and the total amount of benefits certified (chart 8). In 1944, however, the large increase in the number of new awards has resulted in a smaller than normal decrease in the rate of growth of both benefits in force and payments certified (table 30). The increase in the volume of certifications reflects primarily an increase in the number of new claims. A rise in the average amount of benefits in current-payment status during 1944 also contributed to this increase.

Despite the marked increase in the number of new claims for primary benefits during 1944, a large residue remains which may give rise to a much greater volume of claims in the immediate future. At the end of 1944, approximately 1,175,000 fully insured workers had attained age 65 and were eligible for primary benefits. Of this number, 460,000 were on the primary benefit rolls, 378,000 of them actually receiving benefits and 82,000 having their benefits withheld, usually because they had returned to covered employment after filing a claim. The remaining 700,000 workers have deferred filing claims for retirement benefits, usually because they are still at work. With the dependents who could become eligible for wife's and child's benefits if the worker were to file for primary benefits, they constitute a pool of approximately one million persons who, at the beginning of 1945, could

Table 30.—*Individual beneficiaries and benefits: Number of benefit awards and amounts certified, 1940-44*

Year	Monthly benefits				Lump-sum death payments ³
	Total	Primary	Supplementary ¹	Survivors ²	
Number of benefit awards ⁴ (in thousands)					
1940...	255	132	43	80	75
1941...	269	115	42	112	117
1942...	258	100	38	120	135
1943...	263	89	36	138	163
1944...	319	110	45	164	205
Amounts certified ⁵ (in millions)					
1940...	\$28.9	\$18.1	\$2.9	\$7.8	\$8.9
1941...	80.6	47.0	8.1	25.5	13.1
1942...	122.0	68.3	12.0	41.7	15.0
1943...	155.0	82.8	14.5	57.8	17.8
1944...	196.0	101.3	17.7	76.9	22.1

¹ Wives and children of primary beneficiaries.

² Widows, children, and parents of deceased insured workers.

³ Under 1939 amendments.

⁴ Distribution of child's benefits between supplementary and survivor benefits, based partly on 20-percent sample of workers represented in awards of 1942-44.

⁵ Distribution by type of monthly benefit estimated.

Table 31.—*Insured workers: Estimated number at beginning of each year, 1940-45*

(In millions)			
Year	Fully or currently insured	Fully insured	Currently insured only
1940.....	22.9	22.9	-----
1941.....	24.9	24.2	0.7
1942.....	27.5	25.8	1.7
1943.....	31.2	28.1	3.1
1944.....	35.1	30.0	5.1
1945.....	38.9	31.7	7.2

potentially be added to the benefit rolls.

During the coming months or years, employment opportunities for these 700,000 workers will probably become much less favorable and many of them, with their dependents, will become beneficiaries. In addition, of course, fully insured workers now just under age 65 will also become eligible as they attain that age, and they too may be expected to claim benefits in increasing proportions.

A detailed analysis of claims through 1944 is given in the following sections.

Insured Workers

Almost 39 million workers, it is estimated, were insured under the Federal old-age and survivors insurance system at the beginning of 1945. The term "insured worker" is used to mean a worker whose death could result in the award of monthly survivor benefits or lump-sum death payments. Thus the death of any one of the 39 million workers insured at the beginning of 1945 could have given rise to such a claim. Almost 1.2 million of these were fully insured workers who had attained age 65 and therefore were eligible for primary benefits.

The number of insured workers has increased rapidly since the beginning of 1940 (table 31). Figures for 1940-44 are based on data derived primarily from the continuous work-history sample; those for 1945 are projections based largely on the sample data.

The increase in the number of fully insured workers results largely from the increased volume and regularity of covered employment in recent years, though it is partly due to the gradual maturing of the program. The relatively more rapid growth in number of workers currently but not fully insured has resulted partly from the large number of comparatively recent entrants to

covered employment and partly from the increasing difference between the number of quarters of coverage required for fully insured status and the less stringent requirement for currently insured status.

The death of a fully insured worker can give rise to a valid claim for a child's, widow's, widow's current, or parent's monthly benefit, or for a lump-sum death payment—depending on the qualifications and relationship of the claimant to the insured worker. A worker who is fully insured and has attained age 65 is eligible for primary benefits. One who becomes entitled to primary benefits remains fully insured in exactly the same sense and enjoys the same degree of death-benefit protection as a fully insured person who has not yet filed an application for retirement benefits. Workers who are currently but not fully insured are not eligible for primary benefits; moreover, protection of their survivors is limited to child's and widow's current benefits or a lump-sum death payment.

Number of Insured Workers

Although the number of insured workers has increased from year to year, this increase is not continuous because the quarters-of-coverage requirement for fully insured status increases, for most workers, at the

Table 32.—*Insured workers: Estimated average number during year and number of deaths represented for first time in 1940-44 awards, by insurance status*

Year	Insured workers		
	Average number during year (in millions)	Deaths during year ¹	
		Number (in thousands)	Rate (per 1,000 insured workers)
	Total		
1940	23.8	122.6	5.2
1941	26.1	139.9	5.4
1942	29.2	163.3	5.6
1943	32.7	192.0	5.9
1944	36.7	230.0	6.3
	Fully insured		
1940	23.7	122.2	5.2
1941	25.3	136.5	5.4
1942	27.3	154.6	5.7
1943	29.4	176.4	6.0
1944	31.3	204.0	6.5
	Currently insured only		
1940	0.1	0.4	3.9
1941	.8	3.4	4.3
1942	1.9	8.7	4.6
1943	3.3	15.6	4.7
1944	5.4	26.0	4.8

¹ All deaths represented for first time in 1940-44 awards, plus estimated number of deaths of 1940-44 to be represented for first time in awards of 1945 or later.

beginning of each half year. The number fully insured rises to a peak at the end of a half year, then drops to a lower level at the beginning of the next half year. Thus in 1942 the number fully insured increased from 25.8 million on January 1 to 27.7 million on June 30 and then fell to 26.8 million on July 1, rising to 29.0 million on December 31. The number of currently but not fully insured workers also progresses with some discontinuity. It declines to a low point at the end of each calendar quarter and rises to a higher level at the beginning of the next quarter. As a rule the greatest rise occurs at the point coinciding with the drop in the number of fully insured workers. Hence, the average number of insured workers for a given calendar year cannot be determined merely by averaging the figures for the beginning of that year and the beginning of the subsequent year.

Table 32 shows the estimated average number of insured workers—whether fully or currently insured—

Table 33.—*Insured workers: Estimated number and percentage distribution by sex, age, and insurance status at beginning of 1944, 1942, and 1940*

Sex and age last birthday	1944	1942	1940
Fully insured			
Male workers: Number (in millions)	21.8	19.3	17.2
Total percent.....	100.0	100.0	100.0
Under 25.....	17.5	16.1	14.4
25-34.....	28.9	30.9	32.9
35-44.....	23.4	23.7	24.6
45-54.....	16.4	16.9	18.0
55-64.....	9.6	9.1	9.0
65 and over.....	4.2	3.3	1.1
Female workers: Number (in millions)	8.2	6.5	5.7
Total percent.....	100.0	100.0	100.0
Under 25.....	34.4	28.7	26.3
25-34.....	32.3	35.1	37.2
35-44.....	18.1	20.2	21.0
45-54.....	9.9	10.6	10.8
55-64.....	4.0	4.3	4.3
65 and over.....	1.3	1.1	.4
Currently insured only			
Male workers: Number (in millions)	3.1	1.2	-----
Total percent.....	100.0	100.0	-----
24-34.....	30.4	46.6	-----
35-44.....	29.2	26.7	-----
45-54.....	23.3	16.8	-----
55-64.....	15.7	9.4	-----
65 and over.....	1.4	.5	-----
Female workers: Number (in millions)	2.0	.5	-----
Total percent.....	100.0	100.0	-----
24-34.....	40.5	52.3	-----
35-44.....	35.1	30.5	-----
45-54.....	18.0	13.4	-----
55-64.....	6.1	3.7	-----
65 and over.....	.3	.1	-----

during each of the years 1940-44, and the deaths of insured workers that have given or are expected to give rise to awards of survivor benefits or lump-sum death payments.

Deceased Workers Represented in Benefit Awards

The increase in the total number of insured deaths represented in claims has been due largely to the gain in the total number of insured workers. The steady rise, however, in the ratio of deaths from 5.2 per 1,000 insured workers in 1940 to 6.3 per 1,000 in 1944 indicates that other factors are also responsible. Among them are a gradual decrease in failure to file claims or in delayed filing, as the public becomes increasingly aware of benefit rights, and the increasing tempo of military activity, which has resulted in a mounting number of deaths of insured workers in the armed forces. If service with the armed forces were covered by old-age and survivors insurance, war mortality would have had an even more marked effect on the number of awards.

The changing age and sex composition of the insured population (table 33) also has affected the volume of insured deaths. Population mortality rates, age for age, are lower for women than for men. Mortality rates, of course, rise rather steeply at the older ages for both sexes. Notwithstanding the relatively more rapid gain in the total number of insured women, among whom longevity is greater than among men and war hazards are practically nonexistent, the increase in the proportion of insured workers at the older ages has been sufficient to prevent a decrease in the ratio of insured deaths to covered workers.

In each year, the relative number of deaths has been lower among workers who were only currently insured than among fully insured workers (table 32). The currently insured workers are, on the average, somewhat younger than the fully insured workers; workers born before July 1875 cannot be currently insured without also being fully insured. Moreover, the proportion of women among the group currently insured only is larger than among the fully insured group. In addition, it is likely that a higher degree of underfiling exists among survivors

Table 34.—*Workers represented in awards: Deceased workers, by year of death and year of award, 1940-44 awards¹*

Year of award	Year of death					
	1940-44	1940	1941	1942	1943	1944
Total.....	794.9	122.6	139.9	163.1	189.8	179.5
1940.....	94.2	94.2	-----	-----	-----	-----
1941.....	139.5	26.8	112.7	-----	-----	-----
1942.....	155.3	1.2	26.1	125.0	-----	-----
1943.....	182.3	.2	.9	33.2	148.0	-----
1944.....	223.6	.2	.2	1.9	41.8	179.5

¹ Based partly on 20-percent sample of deceased workers represented in 1942-44 awards.

of deceased workers who were only currently insured than among survivors of fully insured workers, because benefits based on earnings of currently insured workers are generally small, and because a larger proportion of the survivors of currently insured workers can receive only lump-sum death payments.

During the 5 years 1940-44, monthly survivor benefits or lump-sum death payments were awarded with respect to 795,000 deceased workers. Table 34 shows the distribution of these deaths by year of death and by year in which the first monthly benefit or lump sum was awarded¹ with respect to the deceased worker. The figures include only those deaths which have resulted in awards in 1940-44. If a claim has been filed but the award not yet made, or if no claim has been filed, the death has not been recorded here. About 20 percent of the awards are made in a year subsequent to the year of death, usually because death has occurred late in the year and the development and processing of the claim have not been completed until the following year. Sometimes no

¹ An "award" is an administrative action which indicates that a claim for benefits has been received, has been adjudicated in favor of the claimant, and has been recorded by the Social Security Board.

Table 35.—*Workers represented in awards: Percentage distribution of deaths in 1941 and 1942 represented in 1941-43 awards, by calendar quarter of death¹*

Calendar quarter of death	Year of death	
	1941	1942
Total number.....	139,700	161,200
Total percent.....	100.0	100.0
1st quarter.....	25.1	24.8
2d quarter.....	24.5	24.3
3d quarter.....	24.2	23.9
4th quarter.....	26.2	27.0

¹ Based partly on 20-percent sample of deceased workers represented in 1942 awards.

Table 36.—*Insured workers: Percentage distribution of fully insured workers alive at beginning of 1943 and of fully insured workers who died in 1942 and were represented in awards of 1942 and 1943, by sex and age*¹

Age ²	Male		Female	
	Living at beginning of 1943	Deaths during 1942	Living at beginning of 1943	Deaths during 1942
Total.....	100.0	100.0	100.0	100.0
Under 25.....	17.9	5.6	31.4	9.1
25-34.....	29.6	10.8	33.4	18.0
35-44.....	23.3	13.8	19.4	19.8
45-54.....	16.4	21.6	10.4	22.6
55-64.....	9.2	25.7	4.2	17.4
65 and over..	3.6	22.5	1.2	13.1

¹ Based partly on 20-percent sample of deceased workers represented in initial entitlements.

² Age at birthday in 1942.

claim is filed until some months after death—occasionally, more than 3 months—in which case the claimant for monthly benefits may suffer the loss of one or more months' benefits. When the awards of 1945 are tabulated and analyzed, the total recorded deaths of 1944 may increase from 179,500 to about 230,000.

Although the number of insured deaths which gave rise to awards has increased steadily from year to year, the increase is not continuous from quarter to quarter because of seasonal variations in mortality rates, and also because of quarterly variations in the size of the insured population. Table 35 shows the quarterly distribution of the insured deaths during 1941 and 1942 which gave rise to awards in 1941-43. The awards in the additional year, 1943, have been included to give practically complete experience relating to deaths of insured workers in 1942.

Death rates are highest in December-March, as is reflected by higher proportions for the first and last quarters of a year. When data for 1943 and 1944 are practically complete, it may be found that this cyclical pattern has been obscured for these years by the incidence of war mortality and perhaps by a slightly more rapid increase in the number of insured workers and hence in the number of deaths represented in awards. In death-benefit awards, older workers are represented, in general, to a greater extent than younger workers because the high mortality rates at advanced ages tend to offset the effect of the smaller number insured at the older ages (table 36).

The proportion of insured deaths

which give rise to lump-sum payments or monthly benefits varies significantly with the sex and marital status of the deceased worker (tables 37 and 38). For 2 out of every 3 deaths which gave rise to awards during 1940-44, there were no survivors who could become immediately entitled to monthly benefits, and lump-sum payments therefore were awarded. Among women only 1 death in 14, and among nonmarried² men only 1 in 11, resulted in immediate awards of monthly benefits. Even among married men, less than half the deaths gave rise to immediate monthly benefits, primarily because insured deaths are most frequent at ages 50-65 when, as a rule, the worker's children are over age 18 and the surviving widow has not yet reached age 65. Many such widows of deceased fully insured workers will be eligible for widow's benefits on attaining age 65, provided they have not remarried.

The proportions indicated in table 37 have remained nearly constant for each of the years 1940-44 except for nonmarried men, for whom the proportion of deaths resulting in immediate monthly benefit awards has declined steadily from 13 percent in 1940 awards to 6 percent in 1944 awards. This change has been due largely to the relatively more rapid rise in the number of deaths at ages under 25 and over 65, at which nearly all deaths of nonmarried men give rise only to lump-sum payments.

The type and number of death

² Single, widowed, divorced, or of unknown marital status.

Table 37.—*Workers represented in awards: Number and percentage distribution of deceased workers by sex, marital status, and type of payment, 1940-44 awards*¹

Sex of worker and marital status at death	Deaths represented in awards ²			
	Number (in thousands)	Percentage distribution		
		Total	Lump-sum	Monthly benefit
Total.....	795	100	67	33
Male:				
Married.....	524	100	54	46
Nonmarried ³	197	100	91	9
Female.....	74	100	93	7

¹ Based partly on 20-percent sample of deceased workers represented in awards of 1942-44.

² Under 1939 amendments. Initial entitlements only.

³ Single, widowed, divorced, and unknown marital status.

benefits awarded depend not only on sex and marital status but also on the age and insurance status of the worker at death. The claims experience among fully insured deceased men, as reflected in 1943 awards, is used here to illustrate the variations, by age group, in the proportions of deaths resulting in monthly benefit awards and in the proportion of various types of monthly survivor benefits (table 39). For example, for fully insured married men the proportion of deaths resulting in monthly benefit awards rises at the younger ages to a high of 69 percent at ages 35-44, the group most likely to have children eligible for monthly benefits. The proportion then falls to a low of 24 percent at ages 55-64, primarily because the children of workers in this group have reached age 18. The proportion finally reaches 68 percent at ages 70 and over, reflecting the increasing likelihood that the

Table 38.—*Workers represented in awards: Deceased workers, by sex and marital status of worker and family classification of beneficiaries, 1944 awards*¹

[Based partly on 20-percent sample of deceased workers represented in 1944 awards; figures in italics based on data for less than 100 workers in sample and may be unreliable because of the large probable sampling error. Data corrected to Apr. 15, 1945]

Sex and marital status of worker and entitlement of widow	Total	Workers with 1 or more children entitled	Workers with 1 or both parents entitled	Workers with no children or parents entitled	
				With widow only entitled	With lump-sum payment awarded
Total.....	223,605	52,420	1,118	18,198	151,869
Male, total.....	204,428	51,486	886	18,198	133,858
Married:					
Widow entitled to widow's benefits.....	17,755	10		17,745	
Widow entitled to widow's current benefits.....	40,831	40,378		<i>2,453</i>	
Widow not entitled to widow's or widow's current benefits.....	84,765	8,250			76,515
Nonmarried ³	61,077	2,848	886		57,343
Female, total.....	19,177	934	232		18,011

¹ Initial entitlements only.

² Widows of deceased primary beneficiaries with 1 or more children entitled to child's benefits before death of primary beneficiary.

³ Single, widowed, divorced, and unknown marital status.

surviving widows are aged 65 or over and immediately eligible for widow's benefits.

A different pattern is found in the distribution of monthly survivor benefits. An important additional factor here is the extent to which more than one monthly benefit may be payable with respect to one death. Although the deaths of fully insured married men cannot result in the payment of parent's benefits, the effect of this factor is minor in comparison with the fact that awards of widow's and widow's current benefits are limited to married men; moreover, the average number of children eligible for monthly benefits is significantly greater for married men than for either nonmarried men or for women.

For comparison with similar figures for fully insured workers, table 39 also summarizes distributions of benefit awards with respect to those who were currently but not fully insured at death. The average number of monthly benefits awarded per death among currently insured workers is significantly higher than among fully insured workers for each sex and marital status. This difference results largely from the fact that workers at the youngest and oldest ages cannot be currently insured without being fully insured and that deaths at these ages give rise to a smaller average number of monthly benefits than deaths in the middle range of ages at which workers may be expected to have dependent children.

The number of deceased workers on whose wages monthly benefits were awarded under initial entitlement^a during 1944 increased 20 percent over the corresponding 1943 figure and reached a record total of 71,700. The distribution of the number of deceased-worker families by family groups, as defined by the type of monthly benefits awarded in 1944 under initial entitlement, parallels closely the corresponding distribution

of the beneficiaries included among 1943 awards. In 1944, as in prior years, the largest groups were the survivors of male married workers—in order of numerical size, widows with one or more children, widows alone, and families in which one or more children were the only beneficiaries (table 40).

Year-to-year comparison of the distribution of the number of families by family group reveals, however, several striking trends (table 41). The proportion of families in which only a widow became initially entitled to monthly benefits at the death of the worker almost doubled within 5 years (25.4 percent in 1944

compared with 13.1 percent in 1940). This change is due almost wholly to the relatively more rapid growth in the number, and to the increase in the average age, of fully insured men over age 65, and hence to the greater likelihood of the presence of a surviving widow over age 65. To an increasing degree each year these widows have been previously entitled to wife's benefits.

The proportion of families in which a widow and one or more children became entitled has declined each year, from 69.6 percent in 1940 to 56.3 percent in 1944. There has been, however, some offsetting increase in the proportion of families in which

Table 39.—*Workers represented in awards: Number and percentage distribution of deceased workers by type of payment, and number of monthly benefits awarded, by type of benefit, per 100 deceased workers, by insurance status, sex, age, and marital status of worker, 1943 awards*¹

Sex, age ² , and marital status of worker	Deceased workers represented in awards			Number of monthly benefit awards per 100 deceased workers				
	Number (in thousands)	Percentage distribution by type of payment		Total	Widow's benefits	Widow's current benefits	Child's benefits	Parent's benefits
		Lump-sum	Monthly benefit					
Fully insured								
Male, total.....	154.5	65	35	75	9	20	45	1
Under 25.....	10.5	90	10	22	0	9	13	(²)
25-34.....	17.1	58	42	105	0	33	74	1
35-44.....	19.8	41	59	160	0	41	117	2
45-54.....	30.4	59	41	105	(³)	33	71	1
55-64.....	38.3	80	20	43	3	14	26	(²)
65-69.....	18.8	71	29	33	24	4	5	(²)
70 and over.....	19.6	54	46	46	44	1	1	0
Married.....	111.0	54	46	100	13	28	59	-----
Under 25.....	2.6	61	39	88	0	37	51	-----
25-34.....	10.3	36	64	171	0	54	117	-----
35-44.....	15.2	31	69	195	0	53	142	-----
45-54.....	24.9	54	46	121	(²)	40	81	-----
55-64.....	30.9	76	24	52	4	18	30	-----
65-69.....	14.0	62	38	43	32	5	6	-----
70 and over.....	13.1	32	68	70	66	2	2	-----
Non-married ⁴	43.5	92	8	13	-----	-----	11	2
Under 25.....	8.0	99	1	1	-----	-----	1	(³)
25-34.....	6.8	93	7	13	-----	-----	11	2
35-44.....	4.5	76	24	41	-----	-----	33	8
45-54.....	5.5	81	19	32	-----	-----	28	4
55-64.....	7.4	94	6	9	-----	-----	8	1
65-69.....	4.8	98	2	2	-----	-----	2	(³)
70 and over.....	6.5	100	(²)	(³)	-----	-----	(²)	0
Female, total.....	14.3	94	6	8	-----	-----	6	2
Under 25.....	1.4	94	6	6	-----	-----	6	(³)
25-34.....	2.4	92	8	10	-----	-----	10	(³)
35-44.....	2.6	88	12	16	-----	-----	13	3
45-54.....	3.1	92	8	11	-----	-----	6	5
55-64.....	2.5	99	1	1	-----	-----	(²)	1
65-69.....	1.3	100	(²)	(²)	-----	-----	0	(³)
70 and over.....	1.0	100	0	0	-----	-----	0	0
Currently insured only								
Male, total.....	12.2	62	38	103	-----	26	77	-----
Married.....	8.6	50	50	135	-----	36	99	-----
Non-married.....	3.6	88	12	24	-----	-----	24	-----
Female, total.....	1.3	90	10	22	-----	-----	22	-----

¹ Initial entitlements only. Based partly on 20-percent sample of deceased workers represented in 1943 awards.

² Age at birthday in year of death.

³ Less than 0.5 per 100 deaths.

⁴ Single, widowed, divorced, and unknown marital status.

^a Every award of a primary benefit or of a lump-sum death payment is an initial entitlement; so also are all awards of wife's or child's benefits based on the wages of a primary beneficiary if the award has the same month of entitlement as the primary benefit; awards of monthly survivor benefits represent initial entitlements only when no lump-sum death payment has been awarded with respect to the same worker, or when no monthly survivor benefits have been awarded with an earlier month of entitlement.

Table 40.—*Individual beneficiaries and benefits: Workers and beneficiaries represented in 1944 monthly benefit awards and monthly amount of benefits awarded, by sex and marital status of worker and family classification of beneficiaries*¹

[Based partly on 20-percent sample of workers represented in 1944 awards; figures in italics based on data for less than 100 workers in sample and may be unreliable because of large probable sampling error. Data corrected to Apr. 15, 1945]

Sex and marital status of worker and family classification of beneficiaries	Number of workers	Number of beneficiaries	Total monthly amount of benefits	Average primary benefit amount	Average monthly amount per family
Total.....	181,833	294,778	\$5,485,782	\$25.26	\$30.17
Workers entitled to primary benefits, and their dependents:					
Married male worker:					
Worker only.....	38,566	38,566	1,006,765	26.10	26.10
Worker and wife.....	27,835	55,670	1,075,046	25.77	38.62
Worker and 1 or more children.....	2,775	6,528	114,882	24.91	² 41.40
Worker, wife, and 1 child.....	20	60	848	<i>21.20</i>	<i>42.40</i>
Nonmarried ³ male worker:					
Worker only.....	27,053	27,053	634,170	23.44	23.44
Worker and 1 or more children.....	581	892	13,980	<i>22.71</i>	² <i>36.69</i>
Female worker:					
Worker only.....	13,467	13,467	272,816	20.26	20.26
Worker and 1 or more children.....	0	0	0	0	0
Survivors of deceased workers:					
Married male worker:					
Widow only.....	18,198	18,198	360,275	26.33	19.80
Widow and 1 or more children.....	40,388	104,824	1,658,165	27.30	⁴ 41.06
1 or more children.....	8,250	22,234	262,925	22.90	² 31.87
Nonmarried ³ male worker:					
1 or more children.....	2,848	4,763	57,472	24.07	² 20.18
Either or both parents.....	886	959	13,090	26.02	14.77
Female worker:					
1 or more children.....	934	1,280	12,011	17.64	² 12.86
Either or both parents.....	232	254	5,537	<i>26.01</i>	<i>14.38</i>

¹ Initial entitlements only.

² Average varied according to number of children entitled.

³ Single, widowed, divorced, and unknown marital status.

⁴ Average was \$34.36 for widow and 1 child entitled to benefits, \$48.32 for widow and 2 children entitled, and \$51.44 for widow and 3 or more children entitled.

children were the only beneficiaries, despite the presence of a surviving widow. The enormous increase in job opportunities in recent years may have led a relatively larger number of these widows to enter covered employment and hence defer their claims for benefits. The proportion of families of deceased female workers or nonmarried male workers to whom monthly survivor benefits were awarded has declined steadily in each year since 1941. The relatively small number of such beneficiary families reflects the limited scope of survivor protection afforded these groups of workers.

Workers Awarded Primary Benefits

At the beginning of 1945, about 1.2 million fully insured workers had attained age 65 and were therefore eligible for primary benefits. Such a worker can become entitled to benefits only after he has filed an application. At the end of 1944, only 460,000 workers were entitled to primary benefits. Presumably most of the others remained in covered employment at jobs which provided a better living for the present and will result, in general, in larger future benefits.

The continuous work-history sample provides data from which it is possible to estimate the number of workers eligible for primary benefits (table 42). The increase in the proportion of eligible workers who are entitled to primary benefits—from 23 percent at the end of 1940 to 39 percent at the end of 1944—is due largely to the increase in the average age of the eligible group. For example, the proportion of eligible workers aged 70 and over rose from 30 percent of all eligible workers aged 65 and over at the end of 1940 to 41

percent at the end of 1944. Advance in age increases the likelihood that ill health or employer personnel policy will cause the older worker to leave his job and that he will be unable to obtain a new one.

Retirement rates vary among the different year-of-birth groups (table 42). For example, workers born in 1871 or earlier (those who had attained age 65 before 1937) show a lower rate of entitlement at the end of 1940 than workers born in 1872–75 (those who attained age 65 during the 4 years 1937–40). The former group were not covered until 1939 and, in order to have become fully insured by the end of 1940, must have had practically uninterrupted employment to obtain the 6 required quarters of coverage within the 8 calendar quarters of 1939 and 1940. They were, therefore, a particularly select group of workers who would not be likely to file claims for benefits at the earliest possible date. In contrast, the large majority of workers born in 1872–75 had as many as 16 calendar quarters in which to obtain their required 6 or 7 quarters of coverage. By 1940 they included some workers who had permanently withdrawn from covered employment because of disability or unemployment. Moreover, there were many workers whose employment was sufficiently irregular to make it worth while to file claims in order to draw benefits in any month in which they were not earning as much as \$15 in covered employment. The initial rate of entitlement for this group was therefore higher than for the older group. Primarily as a consequence of advancing age, more than half the surviving insured workers born in or

Table 41.—*Workers represented in awards: Total number and percentage distribution of deceased workers represented in 1940–44 monthly benefit awards by sex and marital status of worker and family classification of beneficiaries, for each year of award*¹

Sex and marital status of worker and family classification of beneficiaries	Year of award				
	1944	1943	1942	1941	1940
Total number.....	71,736	60,135	52,007	48,604	33,073
Total percent.....	100.0	100.0	100.0	100.0	100.0
Male married worker:					
Widow only.....	25.4	24.8	22.1	19.6	13.1
Widow and 1 or more children.....	56.3	56.4	59.1	61.1	69.6
1 or more children.....	11.5	10.9	9.4	8.4	7.7
Male nonmarried ² worker:					
1 or more children.....	4.0	4.9	5.8	6.9	5.8
Either or both parents.....	1.2	1.3	1.4	1.6	1.6
Female worker:					
1 or more children.....	1.3	1.3	1.7	1.8	1.6
Either or both parents.....	.3	.4	.5	.6	.6

¹ Initial entitlements only. Based partly on 20-percent sample of deceased workers represented in awards of 1942–44.

² Single, widowed, divorced, and unknown marital status.

Table 42.—*Insured workers: Estimated number eligible for primary benefits, percent entitled to benefits, and percent in current-payment status, at end of 1944, 1942, and 1940, by sex and year of birth*

Sex and year of birth	Year of attaining age 65	Number eligible (in thousands)			Percent entitled to benefits			Percent in current-payment status		
		1944	1942	1940	1944	1942	1940	1944	1942	1940
Total.....		1,175	840	554	39	37	23	32	31	29
Male.....		1,045	753	499	38	36	23	31	30	20
Female.....		130	87	55	47	46	27	43	41	24
Workers born in 1871 or earlier..	Before 1937	215	219	209	56	44	17	49	39	16
Workers born in 1872-75.....	1937-40	393	363	345	48	43	27	38	34	23
Workers born in 1876 and 1877....	1941 or 1942	271	258	—	36	23	—	28	19	—
Workers born in 1878 and 1879....	1943 or 1944	296	—	—	18	—	—	16	—	—

before 1871, and nearly half of those born in 1872-75, were entitled to primary benefits at the end of 1944.

At the end of 1944, 36 percent of the fully insured workers born in 1876 and 1877 were primary beneficiaries, in contrast to 18 percent for those born in 1878 and 1879 (table 42). This difference is not due entirely to the younger average age of the latter group. The older group had had a longer period of time in which to retire. Moreover, the older group included a larger proportion of workers who did not become insured until some time after attaining age 65, either because of late entry or intermittent work history in covered employment; such workers show a higher entitlement rate than those who were fully insured at the time they attained age 65. These factors are, of course, also operative among workers born before 1876.

The percentage of fully insured women who were primary beneficiaries at the end of 1944 was higher than the corresponding proportion of men. Studies of past experience

show that, age for age, the rate of entitlement among fully insured women is higher than among men. Women also retire at a younger age than men. A comparison of the distribution of the number of primary benefit awards by sex, age, and year of award reveals that the proportions at ages 65-67 are consistently lower, and at ages 70 and over are consistently higher, for men than for women (table 43). This difference may be due not only to greater physical weakness, more limited employment opportunities, or a greater rate of voluntary retirement, but also to the fact that relatively fewer women are insured at the older ages.

The preceding discussion of variations in the percentages of insured persons who have filed for benefits applies equally to variations in the relative number of beneficiaries in current-payment status, which is discussed subsequently.

The 460,000 workers on the primary benefit rolls at the end of 1944 were the living members of a group of some 546,000 persons to whom primary benefits were awarded during the 5 years 1940-44. The distribution of these awards by year of entitlement is shown in table 44. In about 6 percent of the claims which resulted in entitlement to primary benefits, the award was made in the year following application, as compared with about 20 percent (table 34) for death claims. In claims for primary benefits, this lag arises wholly from administrative processes in establishing proofs and adjudicating the claim; for monthly survivor benefit claims, this lag may also include, retroactively, that period, up to 3 months preceding the filing of application, during which all requirements for entitlement are satisfied except the filing of an application.

Recent studies show that many fully insured workers over age 65

delay filing claims for retirement benefits even when they are not continuously engaged in covered employment, and hence lose at least a month's benefits; they may also suffer a decrease in the monthly rate of benefit. Under the present law, the monthly rate of primary benefit is fixed as of the date a fully insured worker aged 65 or over files an application for such benefits. Before October 1944, earnings in covered employment after entitlement to primary benefits could not affect the monthly rate of benefit, even though a recalculation including such post-entitlement earnings would have resulted in a larger monthly amount. As a result, many workers delayed filing for benefits in the hope of returning to work and offsetting the loss from nonreceipt of benefits by an ultimately higher benefit rate at retirement. A ruling in October 1944 permits a primary beneficiary to request recomputation of benefits as of a date later than that of original application if he has had covered employment in the interim; no limitation has been placed on the number of recomputations a worker may request. This ruling should ultimately reduce substantially delays in filing and consequent loss of benefits.

The awards of supplementary benefits for wives and children of retired workers show a varying incidence according to the age of the worker at retirement. The claims experience reflected in 1943 awards is used here to illustrate the variations, by age group, in the percentage of primary benefit awards accompanied by initial entitlement to supplementary benefits and of individual monthly benefits awarded under initial entitlement, by type of benefit (table 45). Thus, only about one-fourth of the primary benefits awarded to married men at age 65

Table 43.—*Workers represented in awards: Percentage distribution of primary beneficiaries by sex and age, for each year of award, 1940-44 awards*

Sex and age ¹	Year of award				
	1944	1943	1942	1941	1940
Male, total.....	100.0	100.0	100.0	100.0	100.0
65-69.....	59.6	62.0	61.5	61.7	75.9
65.....	17.4	20.7	22.0	21.1	17.1
66.....	14.1	15.6	15.2	14.2	24.3
67.....	10.8	10.4	9.6	9.8	19.8
68.....	9.3	8.2	7.9	8.5	10.4
69.....	8.0	7.1	6.8	8.1	4.3
70-74.....	27.4	25.9	26.4	26.5	16.5
75 and over.....	13.0	12.1	12.1	11.8	7.6
Female, total.....	100.0	100.0	100.0	100.0	100.0
65-69.....	72.2	73.6	71.9	71.9	83.2
65.....	26.4	28.2	28.5	27.4	20.8
66.....	18.1	18.5	17.6	16.8	26.9
67.....	11.3	11.8	10.7	11.4	21.6
68.....	9.1	8.3	8.4	8.8	10.0
69.....	7.3	6.8	6.7	7.5	3.9
70-74.....	20.8	19.7	21.3	21.1	12.5
75 and over.....	7.0	6.7	6.8	7.0	4.3

¹ Age at birthday in year of award.

Table 44.—*Workers represented in awards: Primary beneficiaries, by year of entitlement and year of award, 1940-44 awards*

[In thousands]

Year of award	Year of entitlement					
	1940-44	1940	1941	1942	1943	1944
Total.....	545.7	143.0	110.9	98.8	87.6	105.4
1940.....	132.3	132.2	.1	—	—	—
1941.....	114.7	10.7	103.8	.2	—	—
1942.....	99.6	.1	6.8	92.7	(1)	—
1943.....	89.1	(1)	.1	5.8	83.1	—
1944.....	110.1	(1)	.1	.1	4.5	105.4

¹ Less than .50.

gave rise to the initial entitlement of a wife or child, and one-third of these supplementary awards were made to children. Almost three-fourths of the awards to married men aged 75 or over were accompanied by the initial entitlement to a supplementary benefit—virtually all of them to wives.

Primary benefits were awarded to 110,000 insured workers during 1944, an increase of almost 25 percent over the corresponding total in 1943. The distribution of the number of retired-worker families by family groups, as defined by the type of monthly benefits awarded in 1944 under initial entitlement, is almost identical with similar distributions of benefits awarded in 1940-43 (table 46; see also tables 40 and 47).

Average Primary Benefit Amount

All Insured Workers

At the beginning of 1944 the average¹ potential primary benefit amount for fully insured men ranged from \$31 at ages 45-54 down to \$26.50 at ages 25-34 and \$25.75 at ages over 65. For fully insured women, the averages ranged from a high of \$23.25 down to \$20.75 and \$20.50, respectively, for these same age groups (table 48). Because the continuous work-history sample does not provide suitable data, table 48 does not show average primary benefit amounts for ages below 25. Claims data, however, tend to indicate that the averages for living insured workers at these ages

¹ These averages, expressed to the nearest multiple of 25 cents, are estimates obtained by interpolation processes from data derived from the continuous work-history sample.

would not differ markedly from the averages shown at ages 25-34.

The term "primary benefit amount," as used here, refers to the amount on the basis of which survivor benefits would be computed were the insured worker to die at the beginning of 1944. It is also the amount of benefit to which the worker would be entitled if he were fully insured, had reached age 65, and had filed an application for retirement benefits at the beginning of 1944.

For fully insured workers aged 65 and over and especially for men, there is a fairly high degree of dispersion of the benefits over the complete range of possible values; at ages under 65 there is much greater concentration of these potential benefits at amounts of more than \$20. Average wages tend to be lower with advance in age, partly because of greater prevalence of ill health, shifts to noncovered employment before entitlement to primary benefits, and the likelihood that recent entrants are represented to a greater extent among fully insured workers at the older ages than at ages under 65, because of the lower requirements for fully insured status at ages over 65.

The average primary benefit amounts of workers currently but not fully insured are markedly lower for the same sex and age groups than among fully insured workers. Most workers in the former group have been in covered employment for only a relatively short period, while their average monthly wage is generally based on the entire period 1937-43. Thus, almost 1 in 4 among the men who are currently but not fully insured and more than half the women

Table 45.—*Workers represented in awards: Number of primary beneficiaries and number of supplementary benefits awarded, by type, per 100 primary beneficiaries, by sex, age, and marital status of primary beneficiary, 1943 awards*¹

Age ² , sex, and marital status of primary beneficiary	Primary beneficiaries		Number of supplementary benefits awarded per 100 primary beneficiaries		
	Number (in thousands)	Percent with supplementary benefits awarded	Total	Wife's benefits	Child's benefits
Male, total...	76.8	32	34	29	5
65.....	15.9	21	22	15	7
66.....	11.9	23	24	17	7
67.....	8.0	26	30	21	6
68.....	6.3	29	30	25	5
69.....	5.5	34	36	32	4
70-74.....	19.9	43	44	42	2
75 and over.....	9.3	45	45	44	1
Married	55.4	44	46	40	6
65.....	12.3	26	28	20	8
66.....	8.9	30	32	23	9
67.....	6.0	34	36	28	8
68.....	4.7	38	40	34	6
69.....	3.9	47	48	44	4
70-74.....	14.0	61	62	59	3
75 and over.....	5.6	74	75	73	2
Non-married ³	21.4	1	2	-----	2
65.....	3.6	3	3	-----	3
66.....	3.0	3	3	-----	3
67.....	2.0	2	2	-----	2
68.....	1.6	2	2	-----	2
69.....	1.6	1	1	-----	1
70-74.....	5.9	1	1	-----	1
75 and over.....	3.7	(4)	(4)	-----	(4)
Female, total...	12.3	0	0	-----	0
65.....	3.5	0	0	-----	0
66.....	2.3	0	0	-----	0
67.....	1.5	0	0	-----	0
68.....	1.0	0	0	-----	0
69.....	.8	0	0	-----	0
70-74.....	2.4	0	0	-----	0
75 and over.....	.8	0	0	-----	0

¹ Initial entitlements only. Based partly on 20-percent sample of workers represented in 1943 primary benefit awards.

² Age at birthday in 1943.

³ Single, widowed, divorced, and unknown marital status.

⁴ Less than 0.5 per 100 primary beneficiaries.

had the minimum primary benefit amount of \$10 (table 48).

Deceased Insured Workers

A comparison of the average primary benefit amounts of insured workers who died in 1943 and were represented in 1943 awards, with those of insured workers alive at the beginning of 1944, shows very close similarity in the progression of the averages by age within each sex and insurance-status group and serves to explain the reason for the progression of the averages in the claims data (table 49). The average primary benefit amounts on which survivor claims were awarded in 1943 are consistently lower than those for living insured workers at the begin-

Table 46.—*Workers represented in awards: Total number and percentage distribution of primary beneficiaries by sex and marital status of worker and family classification of beneficiaries, for each year of award, 1940-44 awards*¹

Sex and marital status of worker and family classification of beneficiaries	Year of award				
	1944	1943	1942	1941	1940
Total number.....	110,097	89,070	99,622	114,660	132,335
Total percent.....	100.0	100.0	100.0	100.0	100.0
Male married worker:					
Worker only.....	35.0	35.0	35.1	34.3	38.5
Worker and wife.....	25.3	24.6	25.0	25.4	24.0
Worker and 1 or more children.....	2.5	2.6	3.0	3.3	4.0
Worker, wife, and 1 or more children.....	(2)	(2)	(2)	(2)	(2)
Male nonmarried ³ worker:					
Worker only.....	24.6	23.7	23.5	24.5	21.8
Worker and 1 or more children.....	.4	.3	.4	.4	.4
Female worker:					
Worker only.....	12.2	13.8	13.0	12.1	11.3
Worker and 1 or more children.....	0	0	(2)	(2)	(2)

¹ Initial entitlements only. Based partly on 20-percent sample of workers represented in primary awards of 1942-44.

² Less than 0.05 percent.

³ Single, widowed, divorced, and unknown marital status.

Table 47.—Workers represented in awards: Primary beneficiaries, by sex and marital status of worker and family classification of beneficiaries, 1944 awards¹

[Based partly on 20-percent sample of workers represented in 1944 primary benefit awards; figures in italics based on data for less than 100 workers in sample and may be unreliable because of the large probable sampling error. Data corrected to Apr. 15, 1945]

Sex and marital status of worker and entitlement of wife	Total	Workers with 1 or more children entitled	Workers with no children entitled
Total.....	110,097	3,176	106,921
Male, total.....	96,630	3,176	93,454
Married:			
Wife entitled to wife's benefits.....	27,855	20	27,835
Wife not entitled to wife's benefits.....	41,341	2,775	38,566
Nonmarried ²	27,434	381	27,053
Female, total.....	13,467	0	13,467

¹ Initial entitlements only.

² Single, widowed, divorced, and unknown marital status.

ning of 1944; also, within each category of insured status and age group, the average primary benefit amount for deceased married men is greater than for deceased nonmarried men. The size of the average primary benefit amount of insured workers has generally been increasing each year and at the beginning of 1944

was probably at a record high at nearly all ages, while the deaths which gave rise to survivor awards in 1943 excluded many that occurred late in 1943 but did not result in awards until 1944. Moreover, and perhaps of greater importance in its effect on potential benefits, a worker's death is often preceded by a period of absence from covered employment because of illness.

Other factors, difficult to assess quantitatively, may underlie these differences in average primary benefit amounts of living and deceased insured workers. For example, a larger proportion of nonmarried persons—who generally have lower average benefits—may be represented among insured-worker deaths than among the surviving insured population—possibly because nonmarried persons are subject to higher rates of mortality than the married. For the same reason, persons of races other than white may be represented in larger proportions among deaths of insured workers than among the surviving insured population. Moreover, at the younger ages insured workers who died while in the armed

forces may have been out of covered employment for longer periods of time, on the average, than surviving insured workers.

As the accompanying tabulation indicates, the average primary benefit amount of deceased workers varies with sex and marital status. It varies also according to whether lump-sum payments or monthly benefits were awarded and, for the latter group, according to the type of monthly benefits awarded under initial entitlement (table 40).

Characteristic of worker	Number of workers ¹	Average primary benefit amount ¹	Average lump-sum payment per worker ¹
All workers.....	151,869	\$24.57	\$146.27
Married male.....	76,515	26.87	161.22
Nonmarried ² male.....	57,343	22.79	133.89
Female.....	18,011	20.49	122.04

¹ Based partly on 20-percent sample of workers represented in 1944 awards of lump-sum payments.

² Single, widowed, divorced, and unknown marital status.

Retired Workers

At the beginning of 1944 the average primary benefit for all male workers on the benefit rolls was \$23.95, in contrast to the average of \$26.75 for fully insured men over 65 who had not yet become entitled. The difference was even greater, relatively, for fully insured women over 65: the average primary benefit for women on the rolls was \$18.97, and for those who had not yet become entitled, \$22.00 (table 48).

The tendency for higher-paid workers to postpone filing claims is indicated by the fact that 36 percent of the nonentitled fully insured men over 65 had a primary benefit amount of \$30 or more, in contrast to 20 percent of the beneficiary group. Although the average primary benefit for new awards has been increasing each year—because of increasing average wages and the increasing number of annual 1-percent increments—the average for all benefits in force obviously rises more slowly.

The composite average primary benefit amount for all fully insured workers over age 65 (table 48) may be subdivided into detailed age groups for entitled and nonentitled workers separately (table 50). The average primary benefit amount is consistently higher for nonentitled workers than for primary beneficiaries and declines generally with advance in age. It has been noted that

Table 48.—Insured workers: Estimated average primary benefit amounts accrued to all living insured workers and percentage distribution of workers by primary benefit amount, insurance status, sex, age, and entitlement to primary benefits at beginning of 1944¹

Attained age at beginning of 1944	Number of workers (in mil- lions)	Average primary benefit amount ²	Percentage distribution of workers by primary benefit amount									
			Total	\$10.00	\$10.01– 14.99	\$15.00– 19.99	\$20.00– 24.99	\$25.00– 29.99	\$30.00– 34.99	\$35.00– 39.99	\$40.00– 42.80	
Fully insured												
Male:												
25-34-----	6.28	\$26.50	100	1	4	7	30	32	20	5	1	
35-44-----	5.07	30.00	100	(3)	2	4	19	27	26	14	8	
45-54-----	3.57	31.00	100	(3)	2	3	16	25	25	16	13	
55-64-----	2.09	30.00	100	1	2	4	19	27	23	13	11	
65 and over, total	.91	25.75	100	6	7	8	25	24	15	7	8	
Not entitled....	.58	26.75	100	5	6	8	21	24	17	9	10	
Entitled *.....	.33	23.95	100	7	9	10	31	23	11	5	4	
Female:												
25-34-----	2.66	\$20.75	100	3	13	19	46	17	2	(3)	(3)	
35-44-----	1.49	22.75	100	2	10	14	42	23	7	1	1	
45-54-----	.81	23.25	100	3	11	14	40	21	8	2	1	
55-64-----	.33	22.75	100	4	10	14	43	19	6	2	2	
65 and over, total	.11	20.50	100	13	13	13	40	14	4	2	1	
Not entitled....	.06	22.00	100	10	9	11	41	19	5	3	2	
Entitled *.....	.05	18.97	100	15	17	16	38	9	3	1	1	
Currently insured only												
Male:												
25-34-----	0.94	\$16.25	100	22	24	19	32	3	(3)	(3)	(3)	
35-44-----	.91	15.75	100	20	21	20	35	4	(3)	(3)	(3)	
45-54-----	.73	16.75	100	19	22	21	33	5	(3)	(3)	(3)	
55-64-----	.49	15.75	100	23	26	21	27	3	(3)	(3)	(3)	
Female:												
25-34-----	.78	\$12.00	100	50	32	13	5	(3)	(3)	(3)	(3)	
35-44-----	.68	12.00	100	51	32	12	5	(3)	(3)	(3)	(3)	
45-54-----	.35	11.75	100	55	29	11	5	(3)	(3)	(3)	(3)	
55-64-----	.12	11.50	100	61	27	7	5	(3)	(3)	(3)	(3)	

¹ Primary benefit amount accrued to insured worker at beginning of 1944 represents amount on which monthly survivor benefits or lump-sum death payments would be based were he to die at beginning of 1944; also, primary benefit to which worker would become entitled if he were fully insured, aged 65 or

over, and had filed an application for such benefit at beginning of 1944.

² Averages estimated to nearest multiple of 25 cents, except for workers entitled to primary benefits, for whom exact averages are shown.

³ Less than 0.5 percent.

⁴ In-force basis.

insured workers born in 1871 or earlier represent a particularly select group of workers with better-than-average employment history and therefore have average benefits which are higher than for workers born in the years immediately following.

For retired workers, as for deceased workers, the average primary benefit amount varies not only with sex but with marital status and family group, as defined by the type of monthly benefits awarded under initial entitlement (table 40).

Individual Beneficiaries and Their Benefits

The preceding discussion has been focused primarily on the insured worker represented in claims at retirement or death and has referred only indirectly to other benefits awarded on these workers' wage records. During 1940-44, supplementary monthly benefits to dependents were

Table 49.—Insured workers: Estimated average primary benefit amounts accrued to all living insured workers at beginning of 1944 and average for workers who died in 1943 and were represented in 1943 awards, by insurance status, sex, marital status, and age

Sex and age ¹	All living insured workers at beginning of 1944 ²	Workers who died in 1943 and were represented in 1943 awards ³		
		Total	Married	Non-married ⁴
Fully insured				
Male:				
Under 25.....	(5)	\$22.08	\$22.38	\$21.98
25-34.....	\$26.50	23.40	24.64	21.35
35-44.....	30.00	27.17	28.05	23.86
45-54.....	31.00	29.16	29.85	25.52
55-64.....	30.00	28.40	28.97	25.80
65 and over.....	25.75	25.77	26.22	24.58
Female:				
Under 25.....	(5)	20.39	(5)	(5)
25-34.....	20.75	19.46	(5)	(5)
35-44.....	22.75	21.29	(5)	(5)
45-54.....	23.25	21.58	(5)	(5)
55-64.....	22.75	21.92	(5)	(5)
65 and over.....	20.50	20.41	(5)	(5)
Currently insured only				
Male:				
25-34.....	\$16.25	\$14.50	\$14.79	\$14.02
35-44.....	16.75	14.66	15.14	13.58
45-54.....	16.75	15.46	15.82	14.23
55-64.....	15.75	14.70	15.13	13.51
Female:				
25-34.....	12.00	11.47	(5)	(5)
35-44.....	12.00	10.84	(5)	(5)
45-54.....	11.75	11.01	(5)	(5)
55-64.....	11.50	10.81	(5)	(5)

¹ Age at birthday in 1943.

² Averages estimated to nearest multiple of 25 cents.

³ Initial entitlements only. Based partly on 20-percent sample of deceased workers represented in 1943 awards.

⁴ Single, widowed, divorced, and unknown marital status.

⁵ Not available.

Table 50.—Insured workers: Average primary benefit amounts accrued to living fully insured workers aged 65 and over, by sex, age, and entitlement to primary benefits at beginning of 1944¹

Year of birth	Attained age at beginning of 1944	Male			Female		
		Total	Not entitled	Entitled ²	Total	Not entitled	Entitled ²
Total.....	65 and over	\$25.75	\$26.75	\$23.95	\$20.50	\$22.00	\$18.97
1878.....	65	28.75	29.00	27.10	22.25	23.00	19.95
1877.....	66	27.25	27.75	25.42	21.75	22.50	19.15
1876.....	67	26.00	26.75	24.44	20.50	22.00	18.79
1875.....	68	24.75	25.75	23.50	19.75	21.50	18.46
1874-72.....	69-71	24.00	24.75	23.02	18.75	20.25	18.39
1871 and earlier.....	72 and over	25.50	26.50	24.03	20.50	22.25	19.94

¹ All averages, except those for entitled workers, are estimates expressed to nearest multiple of 25 cents.

² In-force basis.

awarded to 203,000 wives and children, based on the wages of the 546,000 workers to whom primary benefits were awarded during this period. Similarly, monthly survivor benefits were awarded to 615,000 widows, orphans, and aged parents of deceased insured workers.

Before 1944, the increasing number of deaths among insured workers, in combination with a steady decline in the number of retirements each year, caused monthly survivor benefits to rise from less than one-third to more than half of the total number of monthly benefit awards (table 51). During 1944, this rise in the proportion of survivor benefits was halted by the marked increase in the number of awards to primary beneficiaries and their dependents.

Despite the decline in the proportion of primary benefit awards from one-half in 1940 to one-third in 1944 of all monthly benefit awards, the proportion of wife's benefits varied only slightly. Orphan's benefits and widow's current benefits showed almost parallel rates of change, as would be expected. The proportion of aged widow's benefits rose from 1.8 percent in 1940 to 7.3 percent in 1944 partly because of the rapid

growth in the number of fully insured men over age 65 (table 33). Another important factor in this increase, and also in the absence of a marked decline in the number of wife's benefits awarded, is the growing importance of subsequent entitlement to wife's and widow's benefits (table 52).

An award of a wife's or child's benefit based on the wages of a primary beneficiary but having a later month of entitlement than the primary benefit is a "subsequent entitlement"; so also is the award of monthly survivor benefits in cases in which there has been an award of a lump-sum death payment or a monthly survivor benefit with an earlier month of entitlement. The distribution of the 319,000 monthly benefits awarded in 1944, by type of benefit and class of entitlement, is shown in table 53.

A subsequent entitlement to wife's benefits takes place, in general, because the wife did not attain age 65 until some month after that in which her husband became entitled to primary benefits; a subsequent entitlement to widow's benefits takes place, generally, because she attains age 65 after her husband's death.

Table 51.—Individual beneficiaries and benefits: Total number and percentage distribution of monthly benefits awarded by type,¹ for each year of award, 1940-44 awards

Type of beneficiary	Year of award				
	1944	1943	1942	1941	1940
Total number (in thousands).....	318.9	262.9	258.1	269.3	255.0
Total percent.....	100.0	100.0	100.0	100.0	100.0
Primary beneficiaries and their dependents.....	48.5	47.4	53.4	58.3	68.7
Primary.....	34.5	33.9	38.6	42.6	51.9
Wife.....	12.6	12.1	12.9	13.5	13.6
Child of primary beneficiary.....	1.4	1.4	1.9	2.2	3.2
Survivors of deceased workers.....	51.5	52.6	46.6	41.7	31.3
Child.....	29.9	31.2	28.1	25.8	20.1
Widow aged 65 or over.....	7.8	7.4	5.7	4.1	1.8
Widow with 1 or more child beneficiaries in her care.....	13.4	13.5	12.3	11.3	9.1
Parent.....	.4	.5	.5	.5	.3

¹ Distribution of child's benefits between supplementary and survivor benefits based partly on 20-

percent sample of workers represented in awards of 1942-44.

Table 52.—Individual beneficiaries and benefits: Wife's and widow's benefits awarded in 1940-44, by year of award and type of entitlement¹

(In thousands)

Year of award	Total	Initial entitlements	Subsequent entitlements	
			Number	Percent of total awards
	Wife's benefits			
1940----	34.6	31.8	2.8	8
1941----	36.2	29.1	7.1	20
1942----	33.2	24.9	8.3	25
1943----	31.9	21.9	10.0	31
1944----	40.3	27.8	12.5	31
	Widow's benefits			
1940----	4.6	4.2	0.4	8
1941----	11.0	9.3	1.7	15
1942----	14.8	11.1	3.7	25
1943----	19.6	14.5	5.1	26
1944----	24.8	17.8	7.0	28

¹ Distribution by type of entitlement based partly on 20-percent sample of workers represented in awards of 1942-44.

Rapid increase in the proportion of subsequent entitlements is to be expected in the early years of the program. Subsequent entitlements to wife's benefits in 1940 took place, in general, only among wives who were 64 years of age at the time of their husbands' entitlement to primary benefits, but attained age 65 later in that same year. Subsequent entitlement to wife's benefits in any later year, say 1944, arose from entitlements of primary beneficiaries in all years from 1940 through 1944. The number of subsequent entitlements to widow's benefits likewise increases rapidly as each successive year's entitlements result from deaths of insured workers in each year since 1940.

Types of Monthly Benefits Awarded

Monthly benefit awards in 1944 numbered 319,000—by far the largest number in any single year to date and an increase of 21 percent over the 1943 total. In contrast to a decline of 10 percent in 1943 awards to primary beneficiaries and their dependents from the number in 1942, awards to this group in 1944 increased 24 percent.

The proportion of primary benefit awards to women has increased by a little less than 1 percent a year in each of the years 1941-43, rising from 11.3 percent in 1940 to 13.8 in 1943; in 1944, however, this proportion declined to 12.2 percent (table 79). The age composition of workers to whom primary benefits were awarded in 1944 and in earlier years (table 42) has been discussed earlier.

Of the 40,000 women to whom

wife's benefits were awarded in 1944, 28.1 percent attained age 65 during the year (table 79). This concentration is attributable mainly to subsequent entitlements among wives whose husbands had become entitled to primary benefits in an earlier month. The age distribution among the 1944 awards of wife's benefits resembles that for 1943.

Awards of monthly survivor benefits numbered 164,000 in 1944, an increase of 19 percent over the number in 1943. The increase varied by type as follows: orphan's benefits, 16 percent; aged widow's, 26 percent; widow's current, 20 percent; and parent's, 12 percent.

Children to whom benefits were awarded in 1944 (table 79) were somewhat younger as a group than those to whom benefits were awarded in 1943. Higher birth rates in recent years, and the rise in the number of war deaths among insured workers at the younger ages, account at least in part for the increased proportion of very young children. Benefit awards to boys were 50.6 percent of the total. At ages under 15, awards to boys generally outnumbered those to girls, reflecting the sex ratio in the population; at ages 15 and over, awards to girls predominated. The likelihood that claims often were not filed for boys aged 15 and over is indicated by data which show that the proportion of child's benefits withheld is significantly higher for boys than for girls at ages 15 and over, because boys have left school, are working in covered employment, or both.

The women to whom widow's current benefits were awarded in 1944 (table 79) were somewhat younger

Table 53.—Individual beneficiaries and benefits: Number of monthly benefits awarded in 1944, by type of beneficiary and type of entitlement

(Distribution by type of entitlement and by type of child beneficiary based partly on 20-percent sample of workers represented in 1944 awards; figures in italics based on data for less than 100 workers in sample and may be unreliable because of the large probable sampling error. Data corrected to Apr. 15, 1945)

Type of beneficiary	Total	Initial entitlement	Subsequent entitlement
Total.....	318,949	294,778	24,171
Primary beneficiary....	110,097	110,097	-----
Wife.....	40,349	27,855	12,494
Child of primary beneficiary.....	4,350	4,284	66
Child of deceased worker.....	95,326	92,713	2,613
Widow aged 65 or over.....	24,759	17,755	7,004
Widow with 1 or more child beneficiaries in her care.....	42,649	40,831	1,818
Parent.....	1,419	1,243	176

Table 54.—Individual beneficiaries and benefits: Number of monthly benefits awarded to nonwhite beneficiaries as percent of total monthly benefit awards in 1944, 1942, and 1940, by type of benefit and year of award

Type of benefit	Awards to nonwhite beneficiaries as percent of total awards		
	1944	1942	1940
Primary.....	3.6	4.3	4.2
Wife's.....	2.0	2.1	2.2
Child's.....	9.6	10.9	8.5
Widow's.....	2.5	3.0	2.7
Widow's current.....	6.2	7.1	6.3
Parent's.....	6.5	9.4	9.4

than those with 1943 awards, for primarily the same reasons that account for the increased proportion of very young children. As in previous years, white widows were, on the average, older than widows of other races, although the difference in average age was reduced in 1944 because of the relatively more rapid increase in the number of awards to white widows under age 30.

About 28 percent of the 25,000 aged widows to whom benefits were awarded in 1944 attained age 65 during the year (table 79). This high percentage resulted from the large number of cases in which a widow attained age 65 some time after the death of her husband.

The 1,400 awards to parents represented less than 1 percent of all awards of monthly survivor benefits in 1944. Three-fourths of these awards were made to women (table 79). As a group, parents constitute the oldest of the aged beneficiary categories, in part because of the greater likelihood of parents' dependency at the older ages.

The proportions of nonwhite beneficiaries are higher for child's, widow's current, and parent's benefits than for the other types (table 54). These benefits are generally based on the earnings of workers who are younger than those whose earnings give rise to primary, wife's, and aged widow's benefits. The higher proportions reflect the greater concentration of deceased insured nonwhite workers at the younger ages, as well as the fact that older nonwhite workers are less likely to hold jobs in covered employment.

Average Monthly Benefits Awarded

The average amount of each type of monthly benefit awarded to indi-

Table 55.—Individual beneficiaries and benefits: Average amount of monthly benefits awarded in 1944, 1942, and 1940, by type of benefit and year of award

Type of benefit	1944	1942	1940
Primary, total.....	\$24.61	\$23.64	\$22.71
Married male ¹	25.92	24.81	23.65
Nonmarried male ¹	23.43	22.98	22.09
Female.....	20.26	19.18	18.38
Wife's.....	12.83	12.46	12.15
Child's.....	12.62	12.28	12.20
Widow's.....	20.10	20.05	20.36
Widow's current.....	19.97	19.56	19.60
Parent's.....	13.08	13.19	13.09

¹ Averages by marital status based partly on 20-percent sample of workers represented in awards of 1944 and 1942. Nonmarried represents single, widowed, divorced, and unknown marital status.

vidual beneficiaries during 1944 did not change significantly from similar averages based on 1943 awards. Over the 5 years 1940-44, however, there has been a general upward trend, the increase being more marked for retirement than for survivor benefits (table 55). The largest relative increase in average benefits from 1940 to 1944 took place among women and married male primary beneficiaries—10 percent in each instance. The fact that the average wife's benefit is not equal to half the average primary benefit of married men is due to several circumstances. Until 1944, married primary beneficiaries with wives initially entitled to wife's benefits had a higher average primary benefit than primary beneficiaries with wives not initially entitled to wife's benefits. Moreover, the increasing relative importance of wife's subsequent entitlements is reflected in the average wife's benefit, which for the later years is influenced by the characteristics of an increasing number of prior years' awards of primary benefits.

An even more striking trend is shown in the average primary benefit awarded to workers who attained age 65 in 1940-44; nearly all these workers had the required number of quarters of coverage to be eligible for primary benefits on attaining age 65:

Year of birth	Year of award	Average primary benefit awarded	
		Male	Female
1875.....	1940	\$23.25	\$18.03
1876.....	1941	24.18	18.21
1877.....	1942	25.30	18.88
1878.....	1943	27.05	19.94
1879.....	1944	28.42	20.81

In relating the average for awards of monthly survivor benefits to the average primary benefit amount for deceased insured workers (table 40)

allowance must be made for the effect of the statutory minimum and maximum amounts. Since a parent's or widow's benefit generally represents the only benefit in force with respect to a wage record, the amount is often increased to the minimum family benefit of \$10. When a deceased worker is survived by children or children and a widow, awards to individual beneficiaries may have to be reduced to bring the aggregate family amount within the legal maximum—\$85, twice the primary benefit, or 80 percent of the average monthly wage, whichever is least.

Two other important factors have influenced the rate of change in the average amount of monthly survivor benefits: (1) the increasing number of war deaths at the younger ages, when the primary benefit amount is generally lower (table 48); and (2) for child's and widow's current benefits, the relatively more rapid growth in the number of deaths among currently but not fully insured workers, whose primary benefit amounts have been shown to be substantially lower than those for fully insured workers.

Monthly Benefits in Force

Monthly benefits in force at the end of 1944 numbered 1,117,000, an increase of 230,000 over the number at the end of 1943 (table 80). The number of benefits in force at the end of a year is the remainder obtained by subtracting from the total of all awards, the total of all terminations and adjustments processed and recorded by the given date. Once a monthly benefit has been awarded, the beneficiary remains entitled thereto—that is, the benefit remains in force—until the occurrence of the first of several events which may terminate entitlement. Some lag exists between the date of entitlement and the date of recording the award. Thus benefits shown as in

Table 57.—Individual beneficiaries and benefits: Average amount of monthly benefits in force at end of 1944, 1942, and 1940, by type of benefit

Type of benefit	1944	1942	1940
Primary.....	\$23.58	\$22.96	\$22.69
Wife's.....	12.52	12.22	12.15
Child's.....	12.36	12.20	12.19
Widow's.....	20.17	20.17	20.36
Widow's current.....	19.81	19.55	19.59
Parent's.....	13.07	13.04	13.08

force on December 31, 1944, exclude those which will be awarded in 1945, or perhaps in some later year, but with entitlement retroactive to 1944 or even some earlier year if the claimant had fulfilled all requirements, including filing an application, at the earlier date. There is also some lag between the true date of termination and the date at which the action is processed and recorded. Benefits shown as in force on December 31, 1944, therefore include, for example, some cases in which notice of a beneficiary's death was either not received or received too late for processing before the end of the year. In general, terminations can be processed more promptly than awards. As a result, in-force data tend to understate somewhat the number of beneficiaries actually entitled to benefits.

The decline in the proportion of retirement awards and the corresponding increase in the proportion of survivor awards during the greater part of 1940-44 are reflected in the changing distribution of monthly benefits in force, by type, at the end of various years (table 56).

The proportion of primary benefits in force declined from 52.3 percent of the total number and 64.2 percent of the amount at the end of 1940, to 41.2 percent and 53.1 percent, respectively, at the end of 1944. The combined total of child's, widow's, widow's current, and parent's benefits in force increased from 34.3 percent

Table 56.—Individual beneficiaries and benefits: Percentage distribution of number and amount of monthly benefits in force at end of 1944, 1942, and 1940, by type of benefit

Type of benefit	1944		1942		1940	
	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount
Total (in thousands).....	1,117	\$20,445	692	\$12,574	245	\$4,535
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0
Primary.....	41.2	53.1	45.4	57.4	52.3	64.2
Wife's.....	12.1	8.3	12.8	8.6	13.4	8.8
Child's.....	29.0	19.6	26.9	18.0	23.1	15.2
Widow's.....	6.2	6.8	4.2	4.6	1.9	2.0
Widow's current.....	11.0	11.9	10.3	11.1	9.0	9.6
Parent's.....	.5	.3	.4	.3	.3	.2

Table 58.—*Individual beneficiaries and benefits: Percentage distribution of primary beneficiaries and aged widows with benefits in force at end of 1944, 1942, and 1940, by age*

Age attained in year	Primary beneficiaries			Aged widows		
	1944	1942	1940	1944	1942	1940
Total..	100.0	100.0	100.0	100.0	100.0	100.0
65-69.....	44.7	60.7	76.7	54.9	60.6	69.0
70-74.....	39.0	27.2	16.1	31.4	28.1	23.6
75-79.....	12.6	9.4	5.7	10.9	9.2	5.9
80 and over..	3.7	2.7	1.5	2.8	2.1	1.5

of the total number and 27.0 percent of the amount at the end of 1940 to 46.7 percent and 38.6 percent, respectively, at the end of 1944. Since, as a rule, wife's, child's, and parent's benefits are each one-half, and widow's and widow's current benefits each three-fourths, of the primary benefit on the basis of which they are payable, the distribution by amount differs from that by number because of the varying weights of each type of benefit.

A comparison of the average for benefits in force with that for benefits awarded must take account of the cumulative character of the in-force average. Benefits in force at the end of 1944 include not only nearly all the 1944 awards but substantial proportions of the awards of 1940-43 as well. The general upward trend since 1940 in individual benefit awards (table 55) is therefore reflected to a much lesser degree in the averages for each type of benefit in force at the end of 1944 (table 57).

The increase from year to year in the average age of beneficiaries on the rolls—a manifestation of the gradual maturing of the system that will continue for some years—is illustrated by comparison of two types of benefits selected at random (table 58; see also table 79).

Status of Benefits in Force

Total benefits in force are subdivided into benefits in current-payment status and those which are being withheld. Except for wife's benefits, payments are withheld most frequently because the beneficiary has earned at least \$15 in a month in covered employment. Employment of the husband, rather than of the wife, is the usual cause for withholding payments of wife's benefits. Benefits of children of primary beneficiaries are often withheld because of employment of the parent; if the

child has attained age 16, his failure to attend school is also a frequent cause for withholding child's benefits (table 80).

In general, benefits withheld are classified as in conditional-payment status—suspended. If, however, some payments were not withheld during the months when cause for withholding existed and that cause has ceased to exist, the benefit is in deferred-payment status until the required number of monthly payments have been withheld. If, for example, a primary beneficiary earns \$15 or more a month in covered employment in February and March, but the February payment was not stopped, his benefit would be shown in current-payment status for February, in conditional-payment status—suspended for March, and finally in deferred-payment status for April; though he is no longer in covered employment in April, it is necessary to withhold payment in that month to make up for the payment not withheld in February.

Penalty deductions may be applied because of the beneficiary's failure to report promptly to the Board on conditions requiring deduction. In such a case the number of months for which payment is withheld exceeds the number in which the condition occurred. Because of practical difficulties, it has not been feasible to recode the reason for withholding payment at the time that all deductions have been made for the original condition (for example, employment) and the penalty deductions commence. Consequently, monthly benefits shown in table 80 as withheld for such reasons as employment, failure to attend school, and the like, may include some which are currently withheld because of the penalty.

If a beneficiary whose payments

Table 59.—*Individual beneficiaries and benefits: Number of benefits in current-payment status as percent of total number in force at end of each year, 1940-44, by type of benefit*

Type of benefit	1944	1943	1942	1941	1940
Total.....	85.5	84.5	86.5	89.7	90.7
Primary.....	82.2	80.7	83.0	86.4	87.7
Wife's.....	85.4	84.3	86.3	89.3	90.4
Child's.....	92.0	91.4	92.9	95.3	96.4
Widow's.....	98.2	98.4	98.8	98.7	97.5
Widow's current.	73.3	73.7	80.2	88.1	92.7
Parent's.....	98.1	98.4	98.8	99.5	98.9

are being withheld has never previously been in current or deferred-payment status, his benefits are shown in conditional-payment status—frozen. Benefits in frozen status reflect various circumstances. A primary benefit in frozen status reflects the fact that the beneficiary did not leave covered employment when he became entitled to benefits. If an eligible worker expects that his earnings will decline, or if he is already earning less than his previous average wage, he may file application for benefits even though he expects to continue working. By filing at this time he freezes the rate of his primary benefit; if he filed later, his benefit might be smaller. If his wife or children also file for wife's or child's benefits, their benefits will also be shown in frozen status. When monthly survivor benefits are in frozen status, it is because the beneficiary, after filing an application for benefits, has decided, for example, to remain at work or stay out of school; he can begin receiving payments without further application other than notice when the condition causing the withholding of payments terminates.

The steady decline in the proportion of beneficiaries in current-payment status from 90.7 percent of all beneficiaries on the rolls at the end

Table 60.—*Individual beneficiaries and benefits: Termination rates,¹ by type of benefit and reason for termination, 1944*

[Corrected to May 5, 1945]

Reason for termination	Primary	Wife's	Child's	Widow's	Widow's current	Parent's
Total.....	6.9	11.6	9.2	4.5	13.9	9.0
Death of beneficiary.....	6.9	3.9	.2	4.1	.4	8.8
Death of husband.....		7.7				
Marriage, remarriage, divorce, or adoption of beneficiary.....		(2)	.4	.3	4.9	.1
Attainment of age 18 of beneficiary.....			8.6			
Attainment of age 18 of last entitled child.....					8.2	
Other.....	(2)	(2)	(2)	.1	.4	.1

¹ Rate approximates terminations per 100 beneficiaries; obtained by dividing number of terminations during year by average number of benefits in

force at beginning and end of year and multiplying by 100.

² Less than 0.05.

of 1940 to 84.5 percent at the end of 1943 was reversed during 1944, when the proportion rose to 85.5 percent. This increase was not shared by all types of benefits (table 59).

Terminations

Monthly benefits of 88,000 beneficiaries were terminated in 1944 (table 81). As in earlier years, terminations of primary benefits accounted for the largest number. The rate of termination differs among the various types of benefits because of differences in the number and character of the causes of termination (table 60).

The termination rate for wife's benefits would be expected to be high, because such benefits are terminated by the death of either the primary beneficiary or the wife. Only about one-third of these terminations resulted from the death of the wife, because husbands are usually older than their wives and mortality rates are lower among women than among men at the older ages—particularly among retired men, who probably include a relatively large proportion in impaired health.

For widow's current benefits, which had the highest termination rate, 59 percent of the terminations were caused by the youngest child's attaining age 18 and 36 percent by remarriage of the widow. Attainment of age 18 caused 93 percent of the terminations of child's benefits. For both child's and widow's current benefits, death caused relatively few terminations.

The difference in termination rates among the aged beneficiaries receiving primary, widow's, and parent's benefits is related to differences in each category in the proportion of women, the average age of the beneficiaries, or the proportion of impaired lives. The termination rate for aged widows was lower than for primary beneficiaries because the latter were somewhat older, included relatively few women, and probably included a larger proportion of persons in poor health. Parent's benefits were subject to a higher rate of termination than primary benefits because, even though a much greater proportion of the entitled parents are women, their significantly higher average age more than offsets the effect of the lower mortality rates among women.

State Distribution of Benefits in Force

The combined benefits in force for residents of eight States—California, Illinois, Massachusetts, Michigan, New Jersey, New York, Ohio, and Pennsylvania—constituted 56 percent of the total number and 59 percent of the total amount of benefits in force as of December 31, 1944 (table 61). The average benefit in force in industrial States is higher than that in other States, not only because wage rates are higher in industrial

States but also because a greater proportion of all covered workers in the agricultural States have worked part of the time in noncovered employment and thus cannot have all their earnings counted in the computation of their benefits. The size of the average benefit in force is also affected by the distribution by type of benefit. There are wide variations among the States in the distribution of benefits by type. In some Northern and Western States, where families are small-

Table 61.—*Individual beneficiaries and benefits: Number and monthly amount of benefits in force at end of 1944, and amount of monthly benefits (primary, supplementary, and survivor) and lump-sum payments certified in 1944, by State*¹

[In thousands; data corrected to Mar. 13, 1945]

State	Benefits in force, Dec. 31, 1944		Amount of payments certified in 1944				
	Number	Monthly amount	Total ²	Monthly benefits ³			Lump-sum payments under 1939 amendments ⁴
				Primary	Supplementary	Survivor	
Total.....	1, 116.6	\$20, 445	\$218, 075	\$101, 285	\$17, 724	\$76, 942	\$22, 124
Alabama.....	17.5	250	2, 670	1, 027	150	1, 263	230
Alaska.....	.3	6	70	37	2	20	11
Arizona.....	3.5	60	630	247	37	290	56
Arkansas.....	7.4	107	1, 130	477	68	485	100
California.....	75.2	1, 426	14, 059	7, 236	1, 129	4, 269	1, 425
Colorado.....	8.2	154	1, 578	801	128	514	135
Connecticut.....	20.8	414	4, 492	2, 032	390	1, 538	532
Delaware.....	2.8	55	579	282	51	185	61
District of Columbia.....	5.4	100	1, 076	491	74	392	119
Florida.....	18.2	328	3, 209	1, 697	291	979	242
Georgia.....	17.2	237	2, 535	930	135	1, 196	274
Hawaii.....	3.4	53	539	249	21	237	32
Idaho.....	2.4	41	408	196	27	162	23
Illinois.....	73.5	1, 444	15, 851	7, 535	1, 324	5, 209	1, 783
Indiana.....	29.7	538	5, 874	2, 739	524	2, 008	603
Iowa.....	14.0	233	2, 482	1, 286	254	753	189
Kansas.....	9.1	156	1, 674	832	148	541	153
Kentucky.....	20.5	324	3, 311	1, 342	223	1, 495	251
Louisiana.....	13.1	200	2, 123	809	110	989	215
Maine.....	9.8	168	1, 725	884	165	519	157
Maryland.....	16.2	287	3, 205	1, 390	228	1, 188	399
Massachusetts.....	54.1	1, 060	11, 376	5, 611	1, 057	3, 533	1, 175
Michigan.....	46.4	888	9, 651	3, 773	724	4, 015	1, 139
Minnesota.....	16.7	318	3, 410	1, 725	320	1, 068	297
Mississippi.....	6.5	87	893	327	47	433	86
Missouri.....	26.7	493	5, 243	2, 604	461	1, 634	544
Montana.....	3.6	65	685	322	48	261	54
Nebraska.....	5.6	96	1, 026	509	94	323	100
Nevada.....	1.1	20	195	81	8	77	29
New Hampshire.....	6.4	113	1, 160	638	115	299	108
New Jersey.....	48.1	967	10, 620	5, 064	935	3, 431	1, 190
New Mexico.....	2.0	31	304	113	16	155	20
New York.....	144.3	2, 849	30, 795	15, 471	2, 644	9, 513	3, 167
North Carolina.....	19.8	275	3, 009	1, 074	163	1, 459	313
North Dakota.....	1.4	24	278	121	20	109	28
Ohio.....	71.5	1, 380	14, 709	6, 820	1, 320	5, 050	1, 519
Oklahoma.....	8.4	144	1, 554	661	97	661	135
Oregon.....	12.4	232	2, 147	1, 065	165	688	229
Pennsylvania.....	111.5	2, 093	23, 041	10, 498	1, 949	8, 322	2, 272
Rhode Island.....	9.9	190	2, 034	1, 024	201	574	235
South Carolina.....	10.6	142	1, 518	497	78	795	148
South Dakota.....	1.9	32	347	164	34	123	26
Tennessee.....	15.8	243	2, 558	997	145	1, 176	240
Texas.....	32.0	504	5, 416	2, 083	311	2, 456	566
Utah.....	4.3	76	759	289	51	365	54
Vermont.....	3.8	68	679	350	64	205	60
Virginia.....	19.1	293	3, 132	1, 193	180	1, 451	308
Washington.....	19.7	386	3, 678	1, 950	305	1, 086	337
West Virginia.....	19.1	312	3, 396	1, 241	196	1, 730	229
Wisconsin.....	24.4	462	5, 011	2, 388	485	1, 633	505
Wyoming.....	1.3	21	231	113	12	85	21

¹ Distribution by State estimated; data for persons now in foreign countries attributed generally to States in which claims were filed.

² Excludes \$22,000 certified in lump-sum payments under 1935 act; distribution by State not available.

³ Includes retroactive payments. Distribution by type estimated. Supplementary benefits are paid to entitled wives and children of retired (primary)

beneficiaries. Survivor benefits are paid to the following survivors of deceased insured workers—aged widows, children, and younger widows with child beneficiaries in their care—or to dependent aged parents.

⁴ Payable with respect to workers who died after December 1939, if no survivor could be entitled to monthly benefits for month in which worker died.

er, death rates are lower, and larger proportions of the population are aged 65 or over, primary beneficiaries make up about half the total number on the rolls. On the other hand, in some of the Southern States primary beneficiaries are considerably outnumbered by child beneficiaries.

Lump-Sum Death Payments

Most deaths of insured workers result in lump-sum payments to the widow or widower, the child, or the parents of the deceased worker or, in the event that no such relative survives, to persons entitled to reimbursement for burial expenses (table 37). The increase in the number of lump sums awarded each year reflects the increase in the number of deaths among insured workers (table 62).

Although about two-thirds of all insured deaths in each year beginning with 1940 have resulted in awards of lump sums, the distribution of these deaths by sex and marital status of the insured worker has changed significantly. Over the 5-year period, the representation of nonmarried men increased 10 percentage points from 28 to 38; and that of women and married men declined from 14 and 58 percent of all awards to 12 and 50 percent, respectively.

In 1944, awards of lump-sum death payments totaled \$22.2 million, an increase of 24 percent over the total in 1943. The average lump-sum payment, however, has declined steadily since 1940, despite the fact that the average amount per deceased worker has varied only slightly:

Year	Average per worker	Average payment awarded
1940.....	\$149.61	\$121.69
1941.....	145.47	112.78
1942.....	145.71	111.54
1943.....	146.46	109.78
1944.....	146.27	108.26

The 11-percent decline in the average payment awarded is due largely to the marked increase in the proportion of nonmarried men represented among the deaths giving rise to lump-sum payments. The death of a married worker gives rise to a single lump-sum payment to the widow or widower, while payments based on the earnings of nonmarried workers are made to children, grandchildren, parents, or to other persons for reimbursement of burial ex-

Table 62.—*Workers represented in awards: Deceased workers represented in awards of lump-sum payments and number of lump-sum payments awarded in 1940-44, by year of award*

[Numbers in thousands]				
Year	Number of deceased workers represented in awards			Number of lump-sum payments awarded
	Total	Deaths giving rise to lump-sum awards		
		Number	Percent of total deaths	
1940----	94	61	65	75
1941----	140	91	65	117
1942----	155	103	67	135
1943----	182	122	67	163
1944----	224	152	68	205

penses, and the likelihood is greater that the total amount will be divided among several individuals.

Benefits Certified

In 1944, \$218 million was certified for payment under the old-age and survivors insurance system, an increase of 26 percent over the total in 1943. Of this amount, \$196 million was for monthly benefits and \$22 million for lump-sum death payments (table 63). The continued rapid increase in the amount certified for monthly benefits reflects the cumulative increase in monthly benefits in current-payment status (chart 8). Increase in the average amount of individual benefits in current-payment status during 1944 also contributed to this increase, though to a much smaller extent.

Survivor benefits continued to represent an increasing proportion of the total amount certified under the 1939 amendments, comprising 35 percent of total certifications in 1944. The corresponding proportion in 1940 was 21 percent; in 1942, 30 percent. This increase results directly from the increase in the proportion of survivor benefit awards during most of the years 1940-44. Although the amount certified in lump-sum death payments has increased each year, and will probably continue to do so for some time, it will represent a decreasing proportion of the total amount certified because, unlike monthly benefits in force, such payments are not cumulative.

The amount of monthly benefits certified in a given month does not represent the amount of monthly benefits in current-payment status as of the end of that month because retroactive payments—payments due for the period between the dates of

entitlement and award—are included in the former but not in the latter; moreover, the in-force figures may reflect some changes in status after certification for the month.

The distribution of benefit payments certified, by State, follows closely the State distribution of monthly benefits in force (table 61).

Family Benefits

Benefits Awarded

In general, the average primary benefit amounts on which survivor benefits are based are larger than those which provide the basis for benefits to families of retired workers. The younger workers are more likely to have been at the peak of their earnings and to have suffered fewer periods of disability or unemployment than the older workers who claim primary benefits. Moreover, the average primary benefit amount on which survivor benefits are based would be even higher except for the workers who were only currently insured at the time of death; as has been shown previously, their average primary benefit amount is markedly lower than that for fully insured workers (table 49).

The differences in the average family benefit awarded under initial entitlement result not only from differences in the number and types of beneficiaries per family but also from variations in the worker's primary benefit amount (table 40). The number of children entitled to child's benefits does not necessarily include all unmarried children under age 18 who are eligible for benefits. For example, children over age 16 may not be attending school or may be

Table 63.—*Individual beneficiaries and benefits: Amount and percentage distribution of payments certified in 1944, by type of benefit*¹

Type of benefit	Amount (in millions)	Percentage distribution
Total.....	\$218.1	100.0
Monthly benefits.....	196.0	89.9
Primary and supplementary.....	119.0	54.6
Primary.....	101.3	46.5
Wife's.....	16.4	7.5
Child's.....	1.3	.6
Survivors.....	77.0	35.3
Child's.....	40.7	18.7
Widow's.....	14.5	6.7
Widow's current.....	21.0	9.6
Parent's.....	.8	.3
Lump-sum death payments.....	22.1	10.1

¹ Under 1939 amendments. Distribution by type estimated.

working in covered employment. Although such children could become entitled to child's benefits, the benefits would be withheld and hence there would be no immediate advantage in claiming them.

Benefits in Force at End of 1944

At the end of 1944, monthly benefits were in force (including benefits in conditional and deferred as well as in current-payment status) for one or more persons in 708,100 different families. The total monthly amount in force was \$20.4 million, and the average family benefit was \$28.90, ranging from \$12.40 for a family in which only one child was entitled to a survivor benefit, to \$50.40 for a family of a widow and three or more children, all entitled to monthly benefits (table 64).

The group of families comprising an aged worker, with or without dependents entitled to benefits, constituted 65 percent of all families and received 62 percent of the total monthly benefits. They accounted for only 55 percent of the individual beneficiaries, however; at the end of 1943, the proportion had been 57 percent.

Among the families which included a retired worker, the smallest family benefit went to the female primary

Table 64.—Family benefits: Monthly benefits in force at end of 1944, by family group

[Based partly on 20-percent sample of individual monthly benefits in force, Dec. 31, 1944. Data corrected to Apr. 12, 1945]

Family classification of beneficiaries	Number of families represented on rolls (in thousands)	Number of beneficiaries (in thousands)	Total monthly amount of benefits (in thousands)	Average primary benefit amount	Average monthly amount per family
Total.....	708.1	1,116.6	\$20,445	\$24.40	\$28.90
Retired worker families:					
Male worker only.....	253.4	253.4	6,044	23.90	23.90
Female worker only.....	61.5	61.5	1,183	19.20	19.20
Worker and wife.....	135.3	270.6	5,087	25.10	37.60
Worker and 1 child.....	6.6	13.3	234	23.50	35.20
Worker and 2 or more children.....	3.4	10.4	150	22.10	43.90
Worker, wife, and children.....	.1	.4	7	(1)	(1)
Survivor families:					
Widow (aged 65 or over) only.....	69.0	69.0	1,391	26.70	20.20
Widow and 1 child.....	66.6	133.2	2,276	27.30	34.20
Widow and 2 children.....	36.4	109.3	1,725	27.10	47.40
Widow and 3 or more children.....	19.8	80.6	996	25.30	50.40
1 child only.....	23.2	23.2	288	22.10	12.40
2 children.....	10.4	20.8	245	23.50	23.50
3 children.....	6.0	18.0	211	23.50	35.30
4 or more children.....	11.8	47.9	542	23.10	46.00
1 parent.....	4.2	4.2	56	24.50	13.20
2 parents.....	.4	.8	10	(1)	(1)

¹ No average shown because too few cases in sample.

beneficiary without entitled dependents; her benefit averaged \$19.20, in contrast to the average of \$23.90 for the male primary beneficiary only. The highest average family benefit for this whole group of retired-worker families with or without entitled dependents was \$43.90 for families consisting of the worker and two or more entitled children.

Among survivor families, the range

of average family benefits was wider than among the families with a retired worker, and both the highest and lowest average family benefits are in this group. The highest was \$50.40 for a widow with three or more entitled children, and the lowest, \$12.40 for a single child beneficiary. The average for one parent was only slightly more—\$13.20.

In relating the average family

Table 65.—Family benefits: Percentage distribution of beneficiary families by monthly amount of family benefit in force at end of 1944, for each specified family group

[Based partly on 20-percent sample of individual monthly benefits in force, Dec. 31, 1944. Data corrected to Apr. 12, 1945]

Monthly benefit amount	Primary only		Primary and wife	Primary and 1 child	Widow only	Widow with entitled children			Entitled children only			
	Male	Female				1 child	2 children	3 or more children	1 child	2 children	3 children	4 or more children
Total number ¹	253,400	61,500	135,300	6,600	69,000	66,600	36,400	19,800	23,200	10,400	6,000	11,800
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$10.00.....	8.1	15.5			² 8.4				31.5	8.2		
10.01-14.99.....	9.7	16.0			8.0	³ 4.4			51.0	9.2		
15.00-19.99.....	9.8	15.9	⁴ 11.1	⁵ 14.3	37.4	4.4	⁶ 4.9		14.4	12.3	⁷ 13.8	
20.00-24.99.....	20.4	37.6	5.4	7.3	25.9	5.4	3.2	⁸ 10.3	⁹ 3.1	27.2	5.6	¹⁰ 14.5
25.00-29.99.....	22.5	10.2	5.5	6.6	10.8	19.6	3.6	4.1		23.8	7.7	6.1
30.00-34.99.....	11.3	3.1	18.6	21.8	¹¹ 9.5	22.5	4.0	4.8		12.0	21.0	5.4
35.00-39.99.....	5.0	1.1	19.4	18.3		17.8	12.5	4.4		4.2	19.3	5.1
40.00-44.99.....	¹² 4.2	¹² 6	14.9	12.9		11.5	15.9	10.6		¹² 3.1	14.2	11.6
45.00-49.99.....			10.0	8.0		6.0	15.1	13.7			9.2	15.1
50.00-54.99.....			5.8	5.0		¹³ 8.4	13.1	14.4			5.4	13.9
55.00-59.99.....			3.6	1.8			9.8	11.3			1.9	11.1
60.00-64.99.....			¹⁴ 5.7	¹⁴ 4.0			6.0	8.4			¹⁴ 1.9	6.5
65.00-69.99.....							4.3	6.1				4.7
70.00-74.99.....							6.5	4.3				2.7
75.00-79.99.....							¹⁵ 1.1	2.6				1.4
80.00-84.99.....								3.6				1.3
85.00.....								1.4				.6
Average monthly amount per family	\$23.90	\$19.20	\$37.60	\$35.20	\$20.20	\$34.20	\$47.40	\$50.40	\$12.40	\$23.50	\$35.30	\$46.00

¹ Families with primary, wife, and child, or primary and 2 or more children, or 1 or 2 parents not shown because too few cases.

² Includes 0.5 percent entitled to less than \$10 because widow's benefit was reduced by primary benefit to which widow was concurrently entitled.

³ 2.6 percent at \$12.50 minimum.

⁴ 6.2 percent at \$15.00 minimum.

⁵ 8.4 percent at \$15.00 minimum.

⁶ 3.4 percent at \$17.50 minimum.

⁷ 6.9 percent at \$15.00 minimum.

⁸ 5.9 percent at \$20.00 minimum.

⁹ \$21.60 maximum possible in 1944.

¹⁰ 9.2 percent at \$20.00 minimum.

¹¹ \$32.40 maximum possible in 1944.

¹² \$43.20 maximum possible in 1944.

¹³ \$54.00 maximum possible in 1944.

¹⁴ \$64.80 maximum possible in 1944.

¹⁵ \$75.60 maximum possible in 1944.

benefit to the average primary benefit amount on which the family benefit is computed, several factors should be noted. Although, in general, the benefits for a wife, child, or dependent parent are half the corresponding primary benefit amount, and widow's benefits—both for the widow with entitled children in her care and for the widow aged 65 or over—are three-fourths of the primary benefit amount, the maximum and minimum limitations on the total payable on the basis of one wage record affect the total family benefit.

Under the benefit formula, the combined benefits payable on any one wage record cannot exceed \$85 or 80 percent of the worker's monthly wage, whichever is smaller; in addition, there is an over-all limitation that the family benefit cannot exceed twice the primary benefit amount. In cases in which the 80-percent maximum operates, as it may for families of a widow and three or more children, the total family benefit is slightly less than twice the deceased worker's primary benefit amount. The operation of the \$10 minimum, in turn, affects the amounts for families in which a benefit is payable to only one child or one parent or only the widow; the benefit may be increased to more than half, or more than three-fourths, the primary benefit amount.

Among the families including a retired worker, the largest average primary benefit amount, \$25.10, was found in families of a worker and his entitled wife. This fact corroborates findings already evident from data on new awards, namely, that married male primary beneficiaries have higher average primary benefits, age for age, than the nonmarried—that is, single, widowed, or divorced men; also that, age for age, the average primary benefit amount of the married primary beneficiary with a wife initially entitled to wife's benefits is greater than that for one with a wife not initially entitled to wife's benefits. The smallest average primary benefit amount for the total group of retired-worker families with more than one beneficiary was that for retired workers with two or more children, \$22.10.

The highest average primary benefit amount on which any of the family benefits was based was found among survivor families—\$27.30, for families of a widow and one child. The average family benefit for a

widow and two children was based on a somewhat smaller primary benefit amount, \$27.10, and for a widow and three or more children, it was still smaller, \$25.30. This variation is attributable to the fact that lower-income families are likely to have more children; moreover, the average age at death for workers survived by several children under age 18 is somewhat lower than the average age of a worker with only one minor child. The latter worker often was old enough to have had other children over age 18 by the time he died, and he presumably had higher average wages than the younger worker. Of the 323,900 child's benefits in force at the end of 1944, 13,800—only about 4 percent—represented children of retired workers.

In comparing average family benefits in force with average family benefits awarded (table 40), several factors should be considered. Family benefits in force reflect, in a sense, a composite of awards of the current year and all earlier years. Moreover, family benefits in force include sub-

sequent entitlements, while data on family benefit awards relate only to initial entitlements. In addition, family benefits in force exclude benefits which have been terminated.

A percentage distribution of the number of families in each of the family classifications of entitled beneficiaries, by intervals of amount of monthly family benefits, is shown in table 65. Four of the less common family classifications—families with primary, wife, and child; primary and 2 or more children; 1 or 2 parents—are omitted because the sample data on which the distributions are based were too scanty for reliability.

For each family classification, the distribution shows concentration at family benefits corresponding to a primary benefit amount of \$20-30, and at amounts at which the minimum benefit provisions of the act are applicable. Some concentration is also found at the maximum benefit. In families in which only the primary beneficiary was entitled, 8.1 percent of the men and 15.5 percent of the women were entitled to the minimum benefit of \$10.

Workers and Their Wage Credits

During 1944, an estimated 47.5 million persons worked in employment covered by old-age and survivors insurance. They received approximately \$65.5 billion in taxable wages, or a yearly average of \$1,379 per worker (table 78).

Total covered employment in 1944 was about a million, or 2.2 percent, below the level in 1943, the first year-to-year decline since 1938, but was 34 percent above that in 1940. Taxable wages, on the other hand, totaled \$2.7 billion, or 4.3 percent, more in 1944 than in 1943 and exceeded the total for 1940 by \$32.6 billion, or nearly 100 percent. Consequently, the average taxable wage in 1944 was 6.6 percent above the 1943 average and 48 percent above that for 1940.

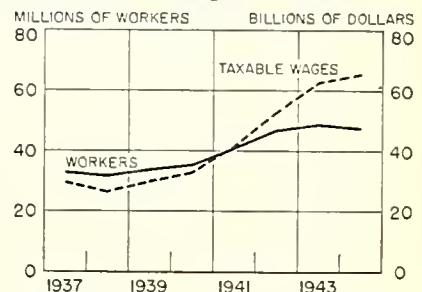
The decline in covered employment in 1944 resulted from inductions into the armed forces, decrease in the number of persons entering covered employment from noncovered employment, and depletion of the reserve of women and young people not in the labor force but available for employment (chart 9). Total and average taxable earnings rose because of further shifts of workers from low-

paid to high-paid jobs, the upgrading of workers in war industries, increases in wage rates, and increased productivity of workers on piece-work.

Account-Number Applicants in 1944

By the end of 1944, the Social Security Board had established 80.5 million individual employee accounts. It is estimated that 72.9 million living persons held social security account numbers and that they represented 68 percent of the population aged 14 and over (table 66).

Chart 9.—*Workers with wage credits under old-age and survivors insurance and total taxable wages, 1937-44*¹



¹ See table 78.

Table 66.—*Applicants for account numbers: Applicants, by year, and estimated number of living account-number holders at end of year, 1940-44*

[Corrected to May 1, 1945]

Year	Applicants for account numbers ¹		Living account-number holders 14 years and over, end of year			
	Total during year	Cumulative total, end of year	Estimated number ²	Percent of population 14 years and over ³		
				Total	Male	Female
1940.....	5,227,084	54,225,212	49,900,000	48.7	66.6	30.9
1941.....	6,677,901	60,903,113	56,000,000	54.0	72.0	36.0
1942.....	7,638,175	68,541,288	63,000,000	60.2	77.4	43.2
1943.....	7,425,670	75,966,958	69,400,000	65.7	80.7	50.8
1944.....	4,536,948	80,503,906	72,900,000	68.4	82.3	54.7

¹ Unadjusted for applicants holding more than 1 account number and for deaths. Excludes applicants for numbers under railroad retirement program, totaling about 2.3 million by end of 1944.

² Estimated by adjusting cumulative total of

accounts established for duplications as well as for deaths.

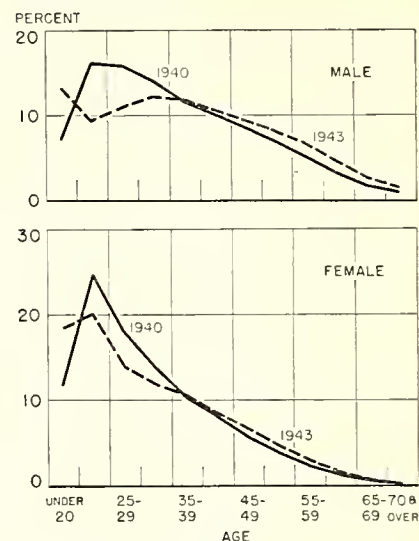
³ Population estimated by Bureau of the Census; includes Alaska and Hawaii.

Some 4.5 million new social security accounts were established in 1944. This figure represents a decline of 2.9 million, or 39 percent, from the number in 1943 and is the smallest annual total on record. In each quarter of 1944 fewer persons applied for account numbers than in the corresponding quarter of any prior year except the second quarters of 1939 and 1940.

The decrease in number of new account-number applicants from 1943 to 1944 was large both for men (37 percent) and for women (40 percent). The decline in the annual number of male applicants, which has been continuous since 1941, is chiefly the result of the depletion of the reserve of men without account numbers. About 82 percent of all men in the population aged 14 and over had accounts by the end of 1944. For women, the decrease reflects the limited reserve of women without accounts who are available for employment; an estimated 55 percent of

all women aged 14 and over held account numbers at the end of 1944. Female applicants outnumbered male applicants for the third consecutive year; they comprised 60 percent of the total in 1944, 61 percent in 1943, and 54 percent in 1942 (table 67).

An increasingly large proportion of the applicants for new account numbers are young workers just entering the labor force. In 1944 for the first time, the number of applicants under age 20 exceeded the number aged 20 and over; these young people constituted 54 percent of all new applicants—66 percent of the men and 46 percent of the women (table 68). The absolute number of applicants under age 20, however, decreased in 1944 both for boys (34 percent) and for girls (32 percent). Accounts established for girls under age 20 outnumbered those established for young men of that age for the first time on record because of induction into the armed forces and previous entrance into the labor market

Chart 10.—*Percentage distribution of workers with wage credits under old-age and survivors insurance, by age, for each sex, 1943 and 1940*

of boys who normally would have entered in 1944.

Although the 739,000 accounts established for Negroes in 1944 represented a 30-percent decrease from 1943, Negro applicants comprised 16 percent of all 1944 applicants, the largest proportion in any year. The corresponding figure for 1943 was 14 percent. The proportion of Negroes increased in 1944 among both male and female applicants.

Workers in Covered Employment, 1943

Personal Characteristics

Of the 48.6 million workers with wage credits in 1943, 37 percent were

Table 67.—*Applicants for account numbers: Total number of applicants and percentage distribution by sex, age, and race, 1936-44, and by quarter, 1944*

Period	Number of applicants ¹	Race		Sex		Age											
		White ²	Negro	Male	Female	Total				Male				Female			
						Under 20	20-44	45-64	65 and over	Under 20	20-44	45-64	65 and over	Under 20	20-44	45-64	65 and over
Cumulative through December 1944.....	80,503,906	89.4	10.6	61.3	38.7												
1936-37.....	37,138,813	92.4	7.6	72.6	27.4	5.8	68.9	21.9	3.4	5.0	66.2	24.9	3.9	7.8	76.1	13.9	2.2
1938.....	6,304,284	85.9	14.1	63.6	36.4	25.3	55.0	16.2	3.5	23.8	52.9	18.7	4.6	27.9	58.6	12.0	1.5
1939.....	5,555,031	87.5	12.5	59.2	40.8	33.4	50.3	13.7	2.6	32.3	48.3	15.7	3.7	35.0	53.2	10.8	1.0
1940.....	5,227,084	87.9	12.1	58.9	41.1	40.9	44.6	12.5	2.0	41.0	41.9	14.2	2.9	40.7	48.6	10.0	.7
1941.....	6,677,901	88.2	11.8	55.4	44.6	47.5	39.7	11.4	1.4	50.9	34.0	12.9	2.2	43.3	46.9	9.4	.4
1942.....	7,638,175	88.1	11.9	46.4	53.6	48.7	34.7	14.7	1.9	56.7	23.4	16.4	3.5	41.7	44.5	13.3	.5
1943.....	7,425,670	85.7	14.3	39.1	60.9	49.2	32.8	15.5	2.5	63.3	17.3	14.6	4.8	40.2	42.7	16.1	1.0
1944.....	4,536,948	83.7	16.3	40.3	59.7	54.1	30.5	13.1	2.3	66.4	17.7	11.8	4.1	45.6	39.2	14.1	1.1
1944																	
January-March.....	921,374	82.7	17.3	41.2	58.8	41.7	37.6	17.6	3.1	57.0	20.9	16.6	5.5	31.0	49.3	18.3	1.4
April-June.....	1,373,376	85.2	14.8	39.8	60.2	62.6	25.1	10.4	1.9	74.8	12.4	9.3	3.5	54.5	33.5	11.1	.9
July-September.....	1,304,684	81.4	18.6	42.3	57.7	57.6	28.8	11.6	2.0	70.3	16.6	9.8	3.3	48.1	37.8	13.0	1.1
October-December.....	937,514	85.6	14.4	37.4	62.6	48.5	34.0	15.0	2.5	57.5	24.2	13.7	4.6	43.3	39.8	15.7	1.2

¹ Unadjusted for applicants holding more than 1 account number and for deaths. Includes applicants of unknown age, sex, and/or race.

² All races other than Negro.

Table 68.—Applicants for account numbers: Applicants, by sex, age, and race, 1944 ¹

Age ²	Total			Male			Female		
	Total	White ³	Negro	Total	White ³	Negro	Total	White ³	Negro
Total.....	4,528,578	3,789,839	738,739	1,826,179	1,572,982	253,197	2,702,399	2,216,857	485,542
Under 15.....	496,634	438,881	57,753	341,823	299,001	42,822	154,811	139,880	14,931
15-19.....	1,948,361	1,687,043	261,318	871,179	757,888	113,291	1,077,182	929,155	148,027
20-24.....	389,044	269,127	119,917	97,413	75,437	21,976	291,631	193,690	97,941
25-29.....	260,158	181,042	79,116	55,814	41,210	14,604	204,344	139,832	64,512
30-34.....	257,502	195,715	61,787	53,483	42,120	11,363	204,019	153,595	50,424
35-39.....	252,395	201,512	50,883	57,068	47,569	9,499	195,327	153,943	41,384
40-44.....	224,009	185,635	38,374	59,418	50,167	9,251	164,591	135,468	29,123
45-49.....	196,847	171,321	25,526	58,010	50,555	7,455	138,837	120,766	18,071
50-54.....	168,513	151,359	17,154	56,831	50,130	6,701	111,682	101,220	10,463
55-59.....	134,864	123,016	11,848	53,326	47,622	5,704	81,538	75,394	6,144
60-64.....	94,963	88,055	6,908	47,019	42,867	4,152	47,944	45,188	2,756
65-69.....	58,748	54,079	4,669	37,278	33,822	3,456	21,470	20,257	1,213
70 and over.....	45,954	42,851	3,103	37,169	34,460	2,709	8,785	8,391	394
Unknown.....	586	203	383	348	134	214	238	69	169

¹ Excludes 8,370 applicants of unknown sex and/or race.

² Age at birthday in 1944.

³ All races other than Negro.

women, a significantly higher proportion than in any previous year. In each of the 5 years 1937-41, women comprised about 28 percent of all workers with wage credits; in 1942, the proportion rose to 31 percent.

The marked decrease in the proportion of male workers in covered employment in 1942 and 1943 was, of course, a consequence of the shift of men from civilian occupations into the armed forces and their replacement by women. In addition, as covered employment increased, the reserves of men in noncovered occupations who were able and willing to shift to covered employment were soon exhausted, and employers hired large numbers of women who were attracted from noncovered employment and from outside the labor force by high earnings, patriotic appeals, and economic necessity.

The relative number of Negroes in covered employment also rose substantially in 1943. Negroes comprised 7.0 percent of the workers with wage credits in 1940 and 7.5 percent in 1941. In 1942 the proportion increased to 8.4 percent and, in 1943, to 9.2 percent (table 69). The increase in the relative number of Negroes was much greater among women than among men. In 1943 Negro women comprised 8.1 percent of all women with wage credits and Negro men 9.9 percent of all men (see table 82). The corresponding percentages in 1942 had been 5.8 and 9.5, and in 1940, 4.0 and 8.1.

The war has also brought about a substantial change in the age composition of workers in covered employment (chart 10). From 1938 to

1940 there was little variation in the proportion of workers who were under age 20, but beginning in 1941 the

percentage in that age group rose in each year. In 1943, 15 percent of all workers with wage credits were under 20 years of age as compared with only 8.4 percent in 1940 (table 70). At the same time, there was a sharp decline in the percentage in ages 20-34—from 49 percent in each of the years 1937-40 to 42 percent in 1942 and 37 percent in 1943. The proportion of covered workers in ages 35 and over increased from 43 percent in 1940 to 44 percent in 1942 and 48 percent in 1943. The relative number aged 60 and over was 6.1 percent in 1943 as against 5.1 percent in 1942 and 4.6 percent in 1940.

This pattern of change in age composition was similar for men and women but was accentuated for men. For example, the proportion of men in ages 20-24 declined from 16 per-

Table 69.—Workers with wage credits, annual data: Percentage distribution of workers by sex, race, and State of last employment, 1943 ¹

[3-percent sample; see headnote, table 82]

State	Total	Male			Female		
		Total	White	Negro	Total	White	Negro
Total.....	100.0	63.4	57.2	6.2	36.6	33.6	3.0
Alabama.....	100.0	71.7	48.0	23.7	28.3	22.7	5.6
Alaska.....	100.0	83.9	83.4	.5	16.1	16.1	0
Arizona.....	100.0	68.2	65.1	3.1	31.8	30.4	1.4
Arkansas.....	100.0	70.3	50.8	19.5	29.7	25.2	4.5
California.....	100.0	61.5	59.1	2.4	38.5	36.9	1.6
Colorado.....	100.0	61.7	60.3	1.4	38.3	37.5	.8
Connecticut.....	100.0	62.0	59.7	2.3	38.0	36.7	1.3
Delaware.....	100.0	69.0	58.4	10.6	31.0	26.8	4.2
District of Columbia.....	100.0	55.9	37.3	18.6	44.1	31.2	12.9
Florida.....	100.0	63.7	44.5	19.2	36.3	27.6	8.7
Georgia.....	100.0	61.4	40.5	20.9	38.6	31.3	7.3
Hawaii.....	100.0	70.8	70.4	.4	29.2	29.2	0
Idaho.....	100.0	64.4	64.0	.4	35.6	35.5	.1
Illinois.....	100.0	61.6	56.7	4.9	38.4	34.7	3.7
Indiana.....	100.0	64.0	60.2	3.8	36.0	34.0	2.0
Iowa.....	100.0	60.1	59.1	1.0	39.9	39.2	.7
Kansas.....	100.0	65.3	61.3	4.0	34.7	33.2	1.5
Kentucky.....	100.0	68.2	59.3	8.9	31.8	28.6	3.2
Louisiana.....	100.0	70.2	45.6	24.6	29.8	21.3	8.5
Maine.....	100.0	66.4	66.2	.2	33.6	33.5	.1
Maryland.....	100.0	64.8	51.9	12.9	35.2	28.6	6.6
Massachusetts.....	100.0	58.6	57.7	.9	41.4	40.8	.6
Michigan.....	100.0	66.4	61.7	4.7	33.6	31.2	2.4
Minnesota.....	100.0	62.0	61.6	.4	38.0	37.7	.3
Mississippi.....	100.0	67.8	36.9	30.9	32.2	24.6	7.6
Missouri.....	100.0	58.3	52.6	5.7	41.7	37.8	3.9
Montana.....	100.0	68.0	67.6	.4	32.0	31.9	.1
Nebraska.....	100.0	61.7	59.9	1.8	38.3	37.2	1.1
Nevada.....	100.0	67.6	66.1	1.5	32.4	31.0	1.4
New Hampshire.....	100.0	58.8	58.5	.3	41.2	41.0	.2
New Jersey.....	100.0	63.6	58.5	5.1	36.4	33.2	3.2
New Mexico.....	100.0	68.5	65.2	3.3	31.5	30.7	.8
New York.....	100.0	59.9	57.0	2.9	40.1	37.3	2.8
North Carolina.....	100.0	60.1	44.2	15.9	39.9	33.6	6.3
North Dakota.....	100.0	59.1	59.1	0	40.9	40.8	.1
Ohio.....	100.0	64.2	59.8	4.4	35.8	33.5	2.3
Oklahoma.....	100.0	64.7	59.3	5.4	35.3	33.1	2.2
Oregon.....	100.0	64.3	63.7	.6	35.7	35.4	.3
Pennsylvania.....	100.0	66.3	61.9	4.4	33.7	31.5	2.2
Rhode Island.....	100.0	58.5	57.4	1.1	41.5	41.0	.5
South Carolina.....	100.0	64.1	41.8	22.3	35.9	31.1	4.8
South Dakota.....	100.0	60.6	60.2	.4	39.4	39.4	0
Tennessee.....	100.0	64.0	50.6	13.4	36.0	30.5	5.5
Texas.....	100.0	64.8	54.5	10.3	35.2	30.8	4.4
Utah.....	100.0	66.4	65.6	.8	33.6	33.3	.3
Vermont.....	100.0	65.7	65.4	.3	34.3	34.1	.2
Virginia.....	100.0	64.9	45.9	19.0	35.1	27.4	7.7
Washington.....	100.0	64.7	63.8	.9	35.3	34.7	.6
West Virginia.....	100.0	76.9	70.4	6.5	23.1	22.2	.9
Wisconsin.....	100.0	63.9	63.3	.6	36.1	35.8	.3
Wyoming.....	100.0	69.4	68.4	1.0	30.6	30.0	.6

¹ See footnote 1, table 86.

cent in 1940 to 13 percent in 1942 and only 9 percent in 1943, while for women the corresponding proportions were 25, 22, and 20 percent. In absolute numbers, however, there was a decrease of 34 percent from 1942 to 1943 for men aged 20-24 but an increase of 12 percent in women in this age group.

Geographic Distributions

With the wartime development of the South and West as manufacturing centers, especially in the production of ships and aircraft, the geographic distribution of covered workers also changed. Though the number of covered workers increased in all regions of the country, the gains were relatively least in the New England, Middle Atlantic, and East North Central regions.⁵ As a result, the proportion of all covered workers in these industrialized States declined from 58 percent in 1940 to 56 percent in 1942 and 55 percent in 1943 (see table 86). In the South and West, newly built plants provided covered employment that had not existed previously for many thousands of workers in those States. In the New England, Middle Atlantic, and East North Central States, on the other hand, much of the war production was concentrated in existing plants converted from civilian production, and the workers merely shifted from one type of covered employment to another.

Some change in the State distribution of covered workers resulted directly from the extensive migration of workers. This shift was particularly marked in the Pacific States where the rapidly expanding war industries attracted workers chiefly from the West North Central and West South Central States and caused the percentage of covered workers in the West Coast States to rise from 8.5 in 1940 to 9.6 in 1942 and 10.7 in 1943.

Industrial Distributions

Approximately half the workers with wage credits in 1943 were employed in manufacturing industries, and an additional fourth were employed in wholesale and retail trade. Largest among the six other major industry divisions were the service

industries, which accounted for 8.8 percent, and transportation, communication, and other public utilities, with 5.6 percent of the total (table 102).

Women were more heavily concentrated than men in wholesale and retail trade and in the service industries. Trade accounted for 32 percent of the women but only 20 percent of the men; the service industries, for 12 percent of the women and 7.2 percent of the men (tables 103 and 104). Of the men, 51 percent, and of the women, 46 percent, were employed in manufacturing. The proportion of women among workers with wage credits was as high as 48 percent in the service industries and 47 percent in wholesale and retail trade and in finance, insurance, and real estate, but was as low as 5.1 percent in contract construction and 5.2 percent in mining. The proportion of women was also relatively small in agriculture, forestry, and fishing^a (22 percent) and in transportation, communication, and other public utilities (25 percent).

The median age of all workers with wage credits in 1943 was 34 years—37 years for men and 29 years for women. By major industry division, the median age of all covered workers ranged from 31 in wholesale and retail trade to 39 in mining, contract construction, and in finance, insurance, and real estate. For men, the range was from 35 in wholesale and retail trade to 45 in finance, insurance, and real estate; for women, from 27 in trade to 31 in the service industries and in agriculture, forestry, and fishing. The proportion of all workers aged 60 and over ranged from 4.8 percent in transportation, communication, and other public utilities to 10.8 percent in finance, insurance, and real estate. Among men, the proportion in this older age group was as low as 6.0 percent in transportation, communication, and other public utilities and as high as 17 percent in finance, insurance, and real estate. It was relatively high also in contract construction (9.0 percent), in the service industries (9.7 percent), and in agriculture, forestry, and fishing (12 per-

cent). Among women, the percentage aged 60 and over ranged from 1.4 percent in transportation, communication, and other public utilities to 3.7 percent in the service industries. Other industries employing a relatively high proportion of older women were finance, insurance, and real estate (3.6 percent); agriculture, forestry, and fishing (3.1 percent);

Table 70.—*Workers with wage credits, annual data; Estimated number and percentage distribution of all workers by amount of wage credits and age, and of all workers and new entrants by quarters with wage credits, 1940-43*¹

Wage credits, age, and quarters with wage credits	1943	1942	1941	1940
Estimated number of workers (in thousands)				
All workers.....	48,579	46,928	40,976	35,393
New entrants.....	7,810	8,236	6,531	4,428
Percentage distribution of all workers by amount of wage credits				
Total.....	100.0	100.0	100.0	100.0
\$1-199.....	19.1	20.7	21.0	22.8
200-399.....	9.9	10.5	10.6	10.8
400-599.....	7.2	8.0	8.6	9.6
600-799.....	6.1	7.3	8.8	10.2
800-999.....	5.8	7.2	8.2	8.7
1,000-1,199.....	5.7	6.4	7.0	7.4
1,200-1,399.....	5.2	5.5	6.2	6.6
1,400-1,599.....	4.7	4.8	5.6	5.5
1,600-1,799.....	4.2	4.4	4.8	4.3
1,800-1,999.....	4.0	4.1	4.2	3.6
2,000-2,199.....	3.7	3.7	3.4	2.5
2,200-2,399.....	3.5	3.1	2.5	1.7
2,400-2,599.....	3.2	2.7	2.0	1.3
2,600-2,799.....	2.8	2.2	1.5	1.0
2,800-2,999.....	2.7	1.9	1.1	.7
3,000.....	12.2	7.5	4.5	3.3
Percentage distribution of all workers by age				
Total.....	100.0	100.0	100.0	100.0
Under 20.....	15.2	13.3	10.7	8.4
20-24.....	13.3	16.1	18.0	18.3
25-29.....	12.0	13.6	15.7	16.4
30-34.....	12.0	12.8	13.1	13.9
35-39.....	11.3	11.1	11.1	11.1
40-44.....	9.8	9.3	9.0	9.4
45-49.....	8.3	7.8	7.7	7.6
50-54.....	6.8	6.4	5.9	6.1
55-59.....	5.2	4.5	4.3	4.2
60-64.....	3.4	2.9	2.6	2.6
65-69.....	1.8	1.5	1.3	1.3
70 and over.....	.9	.7	.6	.7
Percentage distribution by quarters with wage credits				
All workers, total.....	100.0	100.0	100.0	100.0
Less than 4 quarters.....	42.2	42.8	38.2	36.0
1 quarter.....	15.3	15.4	13.0	13.4
2 quarters.....	13.8	14.0	12.8	11.6
3 quarters.....	13.1	13.4	12.4	11.0
4 quarters.....	57.8	57.2	61.8	64.0
New entrants, total.....	100.0	100.0	100.0	100.0
Less than 4 quarters.....	86.7	90.9	89.2	89.0
1 quarter.....	35.8	42.0	39.2	49.8
2 quarters.....	30.2	30.7	30.5	26.2
3 quarters.....	20.7	18.2	19.5	13.0
4 quarters.....	13.3	9.1	10.8	11.0

⁵ Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut; New York, New Jersey, Pennsylvania; Ohio, Indiana, Illinois, Michigan, Wisconsin.

^a Farm workers are excluded from coverage. Covered workers in this industry group are mainly lumbermen, fishermen employed on vessels of 10 tons and over or engaged in the halibut or salmon fisheries, and landscape gardeners.

¹ Data for 1940 and 1941 based on 4-percent sample; for 1942 and 1943, on 3-percent sample. Quarterly data adjusted for estimated underrepresentation of workers receiving \$3,000 or more a year in employer reports for second, third, and fourth quarters, items reported too late for inclusion in sample, and duplication of workers with more than 1 account. For adjusted annual totals for prior years, see table 78.

and trade (2.6 percent). (See tables 102-107.)

New Entrants

The number of persons receiving their first wage credits declined in 1943 for the first time in 3 years (table 78). From 4.4 million new entrants in 1940, the number increased to a peak of 8.2 million in 1942 and then dropped to 7.8 million in 1943. A decline in the number of male entrants was responsible for the decrease in 1943; while the number of female entrants rose from 3.9 million in 1942 to 4.5 million in 1943, the number of male entrants fell from 4.3 million to 3.3 million.

A decrease in the number of male entrants occurred in every age group under 65 years and was relatively largest—53 percent—at ages 20-24. The high proportion of the adult male population who had already been in covered employment at one time or another in 1937-42 partly accounts for this situation. The large decline at ages 20-24 can be attributed also to the presence in the armed forces of large numbers of young men who otherwise would have entered covered employment. On the other hand, at ages 65-69 the number of male entrants was 1.0 percent larger in 1943 than in 1942; among men 70 and over the increase amounted to 23 percent. A relatively large proportion of men in these age groups had not received wage credits before 1943 because of voluntary or involuntary retirement, but as the wartime demand for labor grew more critical an increasing number were encouraged to take jobs in covered employment. The large number of older men who shifted from noncovered to covered employment was also partly responsible for this increase.

Among women at all ages except 20-24, the number who entered covered employment for the first time in 1943 was higher than in the previous year. The decrease in the number of women aged 20-24 may be explained partly by the relatively large proportion of young women who had entered covered employment before 1943, and partly by the high marriage and birth rates in 1941 and 1942.

The depletion of the available reserve of adults who had not received some taxable wages in or after 1937 is evidenced by the decreasing age

of the new entrants. Only 28 percent of the entrants in 1938 were under 20 years of age; for entrants in 1940, the corresponding proportion was 35 percent; and for those in 1943, 45 percent. This tendency was particularly marked among male entrants. The proportion which young men under 20 years of age formed of the total number of male entrants rose from 26 percent in 1938 to 33 percent in 1940 and 54 percent in 1943. Among women, on the other hand, the proportion of entrants who were under 20 years of age decreased in 1943. This decline was caused by the relatively large number of middle-aged and older women who, as a result of wartime conditions, en-

tered the labor force or shifted from noncovered to covered employment.

While the number of white entrants declined 7.5 percent from 1942 to 1943, that of Negroes rose 12 percent. Among white persons, the increase of 8.8 percent in the number of women entrants was not large enough to compensate for a decrease of 23 percent in the number of men. Among Negroes, on the other hand, the decrease of 28 percent in the number of male entrants was more than offset by an increase of 72 percent in the number of women who first entered covered employment in 1943. (See table 82.)

The marginal position of Negro women in covered employment in

Table 71.—*Workers with wage credits, annual data: Estimated number of all workers, workers with previous wage credits, and new entrants, and percentage distribution by quarters with wage credits and State of last employment, 1943*

[Computed from 3-percent sample; see headnote, table 82]

State	All workers			Workers with previous wage credits			New entrants		
	Estimated total (in thousands)	Percent with—		Estimated total (in thousands)	Percent with—		Estimated total (in thousands)	Percent with—	
		4 quarters in 1943	Less than 4 quarters in 1943		4 quarters in 1943	Less than 4 quarters in 1943		4 quarters in 1943	Less than 4 quarters in 1943
Total	48,579	56.4	43.6	40,769	64.5	35.5	7,810	13.2	86.8
Ala.	753	51.0	49.0	604	60.0	40.0	149	10.8	89.2
Alaska	39	34.9	65.1	37	39.0	61.0	2	6.0	94.0
Ariz.	172	44.3	55.7	137	53.3	46.7	35	10.2	89.8
Ark.	347	40.0	60.0	258	49.5	50.5	89	11.3	88.7
Calif.	3,799	51.7	48.3	3,235	58.2	41.8	564	13.3	86.7
Colo.	336	49.9	50.1	277	58.6	41.4	59	8.1	91.9
Conn.	929	67.2	32.8	832	72.6	27.4	97	17.0	83.0
Del.	156	59.0	41.0	136	65.8	34.2	20	13.6	86.5
Dist. of Col.	304	49.2	50.8	251	57.2	42.8	53	10.0	90.0
Fla.	711	43.9	56.1	597	50.6	49.4	114	9.7	90.3
Ga.	908	47.7	52.3	719	56.8	43.2	189	11.0	89.0
Hawaii	119	49.3	50.7	106	54.7	45.3	13	8.6	91.4
Idaho	118	39.9	60.1	99	49.7	50.3	19	6.8	93.2
Ill.	3,399	60.8	39.2	2,885	69.0	31.0	514	14.4	85.6
Ind.	1,405	57.2	42.8	1,170	66.0	34.0	235	12.2	87.8
Iowa	573	52.4	47.6	450	62.4	37.6	123	12.6	87.4
Kans.	464	49.7	50.3	379	58.2	41.8	85	13.5	86.5
Ky.	562	51.7	48.3	449	61.2	38.8	113	12.4	87.6
La.	646	46.7	53.3	508	56.4	43.6	138	8.5	91.5
Maine	323	54.6	45.4	277	62.0	38.0	46	11.1	88.9
Md.	834	57.6	42.4	723	64.4	35.6	111	13.8	86.2
Mass.	1,868	63.1	36.9	1,688	68.0	32.0	180	13.6	86.4
Mich.	2,545	61.3	38.7	2,131	70.2	29.8	414	14.8	85.2
Minn.	753	53.5	46.5	603	63.5	36.5	150	11.9	88.1
Miss.	342	39.7	60.3	252	49.8	50.2	90	9.4	90.6
Mo.	1,270	56.6	43.4	1,031	66.4	33.6	239	12.6	87.4
Mont.	113	44.1	55.9	98	56.3	43.7	15	4.6	95.4
Neb.	293	47.4	52.6	235	56.6	43.4	58	10.6	89.4
Nev.	53	45.2	54.8	44	52.2	47.8	9	10.6	89.4
N. H.	170	60.9	39.1	152	65.3	34.7	18	14.5	85.5
N. J.	1,893	61.8	38.2	1,660	68.2	31.8	233	15.7	84.3
N. Mex.	102	40.3	59.7	78	50.1	49.9	24	8.1	91.9
N. Y.	6,063	60.7	39.3	5,183	67.9	32.1	880	16.7	83.3
N. C.	897	53.0	47.0	730	61.7	38.3	167	13.0	87.0
N. Dak.	75	38.3	61.7	53	51.3	48.7	22	6.4	93.6
Ohio	3,005	61.6	38.4	2,516	70.4	29.6	489	14.8	85.2
Okl.	538	46.4	53.6	398	58.0	42.0	140	10.3	89.7
Oreg.	506	53.4	46.6	429	61.3	38.7	77	14.2	85.8
Pa.	3,829	62.8	37.2	3,275	70.7	29.3	554	14.7	85.3
R. I.	340	65.2	34.8	306	70.3	29.7	34	20.4	79.6
S. C.	487	50.7	49.3	395	59.1	40.9	92	10.2	89.8
S. Dak.	93	40.9	59.1	69	52.1	47.9	24	7.5	92.5
Tenn.	857	46.6	53.4	689	55.3	44.7	168	10.5	89.5
Tex.	2,005	47.5	52.5	1,613	56.3	43.7	392	10.4	89.6
Utah	200	46.3	53.7	161	53.9	46.1	39	6.7	93.3
Vt.	98	55.3	44.7	81	63.5	36.5	17	13.5	86.5
Va.	793	50.6	49.4	662	57.8	42.2	131	11.3	88.7
Wash.	894	52.2	47.8	750	59.3	40.7	144	13.0	87.0
W. Va.	511	60.8	39.2	431	69.3	30.7	80	10.6	89.4
Wis.	1,034	59.7	40.3	878	67.9	32.1	156	14.2	85.8
Wyo.	55	41.7	58.3	49	53.7	46.3	6	8.5	91.5

prewar years is indicated by the large proportion—45 percent—of Negro women with wage credits in 1943 who were new entrants. Among white women, the corresponding proportion was only 23 percent; among Negro men, 13 percent; and among white men, 10 percent.

Among all persons with wage credits in 1943, the proportion of new entrants was generally highest in the predominantly agricultural States. In North Dakota, for example, 29 percent of all workers with wage credits in 1943 received their first wage credits in that year; in Mississippi and Arkansas this proportion was 26 percent; in Georgia, 21 percent; and in Nebraska, 20 percent (table 71). In the industrial States, on the other hand, the number of entrants, although large in absolute terms, represented a comparatively small proportion of the total number of persons with 1943 wage credits. In Michigan, for instance, entrants constituted only 16 percent of the workers who had covered employment in 1943; in New York and Illinois, this proportion was 15 percent; in Pennsylvania, 14 percent; and in Massachusetts and Connecticut, only 10 percent.

Quarters in Covered Employment

Of all workers with wage credits in 1943, it is estimated that 58 percent worked in covered employment in all 4 quarters of the year. This proportion is only slightly larger than the estimated percentage of 4-quarter workers in 1942. The proportions with wage credits in fewer than 4 quarters in 1943—13 percent in 3 quarters, 14 percent in 2 quarters, and 15 percent in only 1 quarter—were also practically the same as in 1942 (table 70). These workers with fewer than 4 quarters included new entrants who received their first wage credits after the first quarter; those who withdrew because of death, retirement, disability, marriage, or other reasons for leaving the labor force, or were inducted into the armed forces or shifted to non-covered employment; and seasonal and other short-term workers in covered employment. (See tables 82–85.)

These estimates are based on tabulated data corrected for employer reports not received in time for inclusion in the tabulations. From the

unadjusted tabulated data, it is possible to make comparisons by sex and industry. These data show that a relatively small proportion of the women were in covered employment in all 4 quarters of 1943—48 percent as against 62 percent for men. Among all workers in the major industry

groups the highest proportions of 4-quarter workers are shown for mining (70 percent), finance, insurance, and real estate (66 percent), and transportation, communication, and other public utilities (62 percent). The proportions were lowest in agriculture, forestry, and fishing (38

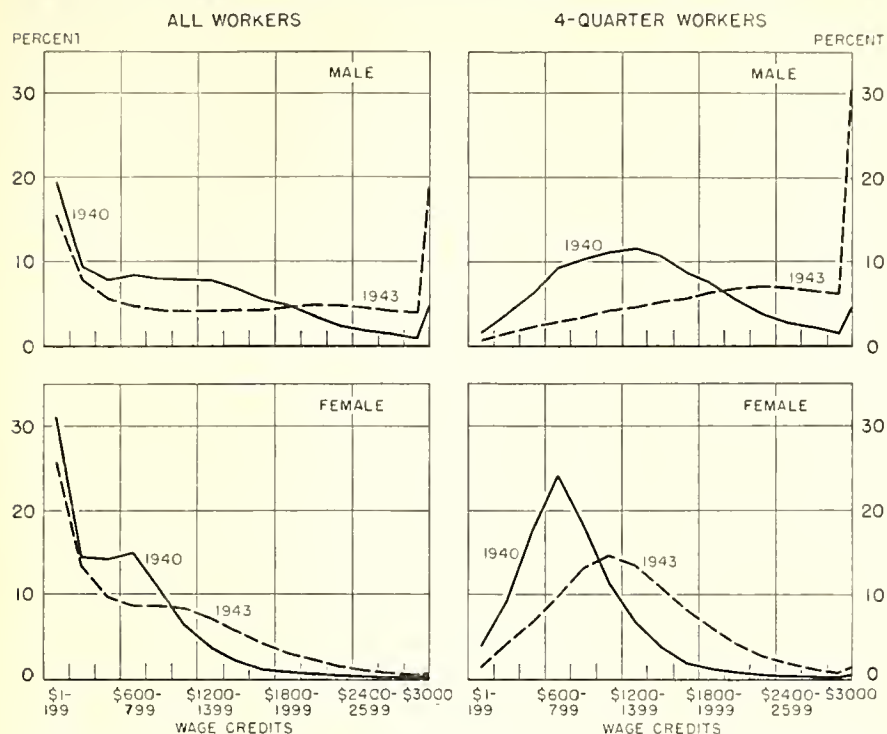
Table 72.—*Workers with wage credits, annual data: Average wage credits of all workers, workers with previous wage credits, and new entrants, by sex, age, race, and quarters with wage credits, 1943*

[3-percent sample; see headnote, table 82]

Age, sex, and race	All workers			Workers with previous wage credits			New entrants		
	Total	4 quarters in 1943	Less than 4 quarters in 1943	Total	4 quarters in 1943	Less than 4 quarters in 1943	Total	4 quarters in 1943	Less than 4 quarters in 1943
Total, 3-percent sample.....	\$1, 279	\$1, 919	\$450	\$1, 447	\$1, 951	\$530	\$378	\$1, 069	\$274
Under 20.....	420	893	249	570	934	314	248	691	201
20-24.....	874	1, 493	378	937	1, 510	400	382	1, 037	274
25-29.....	1, 331	1, 941	510	1, 414	1, 958	551	432	1, 185	305
30-34.....	1, 513	2, 074	562	1, 610	2, 092	616	480	1, 248	339
35-39.....	1, 606	2, 118	585	1, 720	2, 138	655	525	1, 306	361
40-44.....	1, 634	2, 122	610	1, 759	2, 143	693	528	1, 296	375
45-49.....	1, 656	2, 129	593	1, 790	2, 153	682	572	1, 399	373
50-54.....	1, 646	2, 115	582	1, 782	2, 137	674	518	1, 294	359
55-59.....	1, 593	2, 056	570	1, 728	2, 075	659	510	1, 318	361
60-64.....	1, 468	1, 950	532	1, 598	1, 971	603	522	1, 300	364
65-69.....	1, 301	1, 824	495	1, 425	1, 844	552	505	1, 299	353
70 and over.....	1, 120	1, 673	433	1, 268	1, 698	497	417	1, 126	306
Male.....	1, 567	2, 207	543	1, 699	2, 230	616	432	1, 234	303
Under 20.....	412	894	266	530	941	326	253	681	206
20-24.....	943	1, 887	397	980	1, 900	408	409	1, 272	288
25-29.....	1, 685	2, 273	651	1, 723	2, 279	675	572	1, 582	356
30-34.....	1, 868	2, 360	726	1, 909	2, 365	755	664	1, 711	439
35-39.....	1, 960	2, 401	761	2, 014	2, 408	802	722	1, 745	480
40-44.....	1, 974	2, 379	804	2, 037	2, 387	857	724	1, 681	509
45-49.....	1, 968	2, 358	768	2, 042	2, 370	828	798	1, 745	501
50-54.....	1, 915	2, 307	732	1, 992	2, 318	795	704	1, 631	467
55-59.....	1, 804	2, 205	690	1, 889	2, 217	750	682	1, 567	469
60-64.....	1, 621	2, 061	612	1, 719	2, 079	665	645	1, 424	443
65-69.....	1, 393	1, 903	541	1, 503	1, 922	588	555	1, 386	407
70 and over.....	1, 161	1, 716	450	1, 307	1, 741	515	435	1, 150	318
Female.....	780	1, 274	332	926	1, 297	389	340	940	253
Under 20.....	430	893	226	629	929	288	243	701	196
20-24.....	817	1, 263	357	899	1, 277	390	373	972	269
25-29.....	851	1, 352	374	934	1, 366	403	391	1, 034	291
30-34.....	880	1, 367	383	981	1, 384	417	419	1, 064	306
35-39.....	931	1, 390	390	1, 051	1, 409	432	446	1, 103	314
40-44.....	914	1, 371	379	1, 045	1, 390	423	434	1, 083	312
45-49.....	888	1, 339	366	1, 029	1, 359	414	430	1, 086	300
50-54.....	836	1, 284	347	988	1, 309	395	384	955	288
55-59.....	781	1, 225	321	943	1, 246	377	376	905	260
60-64.....	736	1, 189	307	883	1, 206	357	312	885	245
65-69.....	670	1, 113	269	805	1, 132	325	246	764	188
70 and over.....	684	1, 133	274	813	1, 147	312	286	869	223
Negro male.....	922	1, 441	352	1, 016	1, 459	395	308	921	215
Under 20.....	323	690	203	427	724	255	193	529	157
20-24.....	632	1, 161	296	670	1, 171	312	281	839	204
25-29.....	960	1, 430	397	997	1, 434	417	389	1, 201	243
30-34.....	1, 082	1, 535	435	1, 122	1, 541	456	380	1, 069	276
35-39.....	1, 179	1, 611	446	1, 226	1, 617	468	461	1, 279	308
40-44.....	1, 208	1, 615	479	1, 258	1, 621	504	519	1, 304	345
45-49.....	1, 211	1, 620	448	1, 273	1, 630	478	555	1, 310	316
50-54.....	1, 123	1, 525	410	1, 190	1, 535	445	446	1, 179	270
55-59.....	1, 021	1, 436	392	1, 095	1, 449	416	457	1, 081	316
60-64.....	941	1, 411	355	1, 038	1, 431	387	386	966	271
65-69.....	737	1, 188	320	811	1, 205	322	428	959	315
70 and over.....	551	962	255	645	970	290	242	802	195
Negro female.....	409	858	228	528	879	256	266	755	207
Under 20.....	205	627	146	334	675	182	161	541	138
20-24.....	370	834	218	464	858	235	265	746	204
25-29.....	427	867	246	513	886	260	300	776	232
30-34.....	491	894	269	576	905	276	342	828	261
35-39.....	502	922	269	604	932	285	331	854	253
40-44.....	485	879	260	591	891	285	302	787	236
45-49.....	490	883	266	593	897	293	311	792	239
50-54.....	453	836	234	564	857	254	273	691	216
55-59.....	434	808	240	538	823	241	281	690	239
60-64.....	426	864	188	523	849	178	276	977	196
65-69.....	348	682	189	398	671	156	264	797	220
70 and over.....	253	816	102	384	816	123	68	(¹)	68

¹ Not computed; sample did not include any workers.

Chart 11.—Percentage distribution of all and 4-quarter workers with wage credits under old-age and survivors insurance, by amount of wage credits, for each sex, 1943 and 1940



percent), the service industries (45 percent), and trade and contract construction (48 percent). In manufacturing, 61 percent of the total were 4-quarter workers. These figures reflect chiefly differences in the extent to which the various industries employed seasonal workers who were not in covered employment in the remainder of the year, and also the extent to which the industries recruited new workers in 1943 from noncovered employment or from outside the labor force (tables 102-107).

Wages in Covered Employment, 1943

The wartime rise in business activity resulted not only in an increase in the number of covered workers but also in an even larger increase in the total amount of taxable wages. Aggregate taxable wages in 1943 were 19 percent above the total for 1942 and 91 percent above that for 1940 (table 78).

Amount of Wage Credits

A distribution of workers by amount of wage credits received shows that from 1942 to 1943 the proportion in each of the \$200 intervals below \$2,000 decreased and that in each interval above \$2,200 it rose,

the relative increase becoming progressively greater in the higher wage intervals. The number of workers with \$3,000 in wage credits was two-thirds again as great in 1943 as in 1942 and almost four times as great as in 1940.

The proportion of all workers who received \$3,000 in wage credits increased from 3.3 percent in 1940 to 7.5 percent in 1942 and 12 percent in 1943, while the proportion receiving \$2,000-2,999 rose from 7.2 percent in 1940 to 14 percent in 1942 and 16 percent in 1943. Among the factors particularly responsible for these increases were the declines in frequency and length of lay-offs, the rise in straight-time hourly earnings, the upgrading of workers to higher skilled jobs, the shift of workers from low-paid jobs to high-wage war industries, and especially the lengthened workweek, with time-and-a-half for overtime.

Despite the high level of wages and employment in 1943, workers who received annual wage credits of less than \$200 remained a large proportion of all covered workers. In 1940, workers in this low wage interval comprised 23 percent of all workers with wage credits; in 1942, 21 percent; and in 1943, 19 percent. This

persisting high percentage indicates the continued prevalence, not necessarily of low wage rates, but of short-term covered employment even in the best business years. This conclusion is supported by the fact that 97 percent of all workers with wage credits of less than \$200 in 1943 had worked in covered employment in fewer than 4 quarters of the year (table 84).

The relative differences between men and women in amount of wage credits were similar to those in previous years. Wage credits of men in 1943 averaged \$1,567, or about twice the average for women, which was \$780 (table 72). While 19 percent of the men had \$3,000 in wage credits, only 0.6 percent of the women had that amount. The corresponding figures for 1942 were 11 and 0.4 percent. Of the men, 15 percent, and of the women, 26 percent, had wage credits of less than \$200 in 1943, as against 16 and 32 percent, respectively, in 1942. Only 5.8 percent of the women with wage credits in 1943 received \$2,000 or more, as compared with 41 percent of the men, while 66 percent of the women received less than \$1,000, in contrast to only 38 percent of the men.

Quarters With Wage Credits

Duration of employment within the year is of course one of the most important factors affecting the amount of wage credits received. Because relatively fewer women than men had wage credits in all 4 quarters in 1943 and their wage rates were lower than those of men, a high proportion of women were in the lowest wage intervals.

The most spectacular changes in the distribution of workers by amount of wage credits took place among male 4-quarter workers (chart 11). Almost a third (30 percent) of the workers in this group received \$3,000 in wage credits in 1943, in contrast to only 12 percent in 1942 and 4.4 percent in 1940. Apart from this concentration of workers at the \$3,000 limit, the curve of the distribution of workers by amount of wage credits, which had a well-defined mode at about \$1,300 in 1940 and was considerably flattened with a mode at about \$1,900 in 1942, showed a much less distinct mode at about \$2,300 in 1943.

The change in the distribution of wage credits of 4-quarter women workers, while substantial, was much

Table 73.—*Workers with wage credits, annual data: Estimated number, percentage distribution, and average wage credits of single-State and multistate and single-employer and multi-employer workers, 1939-43*¹

Characteristic	1943	1942	1941	1940	1939
Estimated number of workers (in thousands)					
Total.....	48,579	46,928	40,976	35,393	33,751
Percentage distribution of workers					
A workers.....	100.0	100.0	100.0	100.0	100.0
Single-employer.....	63.4	61.9	67.2	73.1	74.8
Multi-employer.....	36.6	38.1	32.8	26.9	25.2
Single State workers.....	89.4	88.8	90.9	93.4	93.6
Single-employer.....	61.6	59.8	65.0	71.1	72.5
Multi-employer.....	27.8	29.0	25.9	22.3	21.1
Multistate workers.....	10.6	11.2	9.1	6.6	6.4
Single-employer.....	1.8	2.1	2.2	2.0	2.3
Multi-employer.....	8.8	9.1	6.9	4.6	4.1
Average wage credits					
All workers.....	\$1,271	\$1,114	\$1,012	\$926	² \$881
Single-employer.....	1,317	1,153	1,081	1,006	936
Multi-employer.....	1,192	1,050	871	711	720
Single-State workers.....	1,259	1,094	1,003	926	874
Single-employer.....	1,302	1,135	1,068	999	925
Multi-employer.....	1,163	1,009	838	694	700
Multistate workers.....	1,380	1,268	1,106	926	981
Single-employer.....	1,854	1,651	1,459	1,243	1,269
Multi-employer.....	1,282	1,181	994	791	819

¹ Data adjusted for duplication of workers with more than 1 account and for items reported too late for inclusion in tabulations. Data for 1939-42 based on 1-percent sample; for 1943, on 3-percent sample.

² Averages for 1939 not comparable with those for subsequent years because beginning with 1940 the Social Security Act excludes as wage credits earnings over \$3,000 a year.

less pronounced than for men. From a highly skewed distribution with a mode at about \$700 in each of the years 1938-41, the distribution had become considerably flattened by 1943, with a mode at about \$1,100. The proportion receiving less than \$200 in wage credits had fallen from 3.8 percent in 1940 to 2.0 percent in 1942 and 1.3 percent in 1943 while the proportion with wage credits of \$3,000 had risen from 0.4 in 1940 to 0.5 in 1942 and 1.3 percent in 1943.

Regional Variations

In 1943, as in past years, average annual wage credits were higher in highly industrialized States than in States that are predominantly agricultural. As computed on the basis of State of last employment, the averages in 1943 ranged from \$648 in Mississippi to \$1,641 in Connecticut (table 86). For the New England, Middle Atlantic, East North Central, and Pacific States combined, the average was \$1,415 as compared with \$989 for the remainder of the continental United States. Several factors were responsible for these differences: A greater proportion of workers in industrial than in agricultural States were employed in high-wage industries; wage rates in industrial States were generally higher than those of comparable workers else-

where; and the proportion of new entrants and workers with short-term employment was relatively large in agricultural States.

Between 1942 and 1943 average wage credits increased in all States except Nevada. In general, the greatest percentage increase occurred in the agricultural States where relatively high-wage covered industries had expanded or there was a particularly pronounced improvement in business because of wartime activity. In Wyoming, for example, average wage credits rose from \$943 in 1942 to \$1,206 in 1943, an increase of 28 percent. In Florida the increase was 26 percent; in Oregon, 23 percent; and in Texas, 20 percent. In contrast to the general trend, average wage credits in Nevada declined 11 percent from \$1,292 in 1942 to \$1,149 in 1943. This decrease resulted from the completion of several huge construction projects in that State in 1942 and the consequent reduction in the number of workers with relatively high wage rates in 1943. (See tables 74, 86, and 88.)

The proportion of workers in covered employment who received the maximum \$3,000 in wage credits was substantially higher in the States producing munitions than elsewhere. One-fourth of all workers in covered employment in Michigan had \$3,000

in wage credits; in Connecticut, the proportion was 19 percent; in Ohio, New Jersey, and Washington, 17 percent; in California and Oregon, 16 percent; in Delaware, Maryland, and New York, 14 percent; and in Illinois and Indiana, 13 percent. By contrast, the States with the highest proportions earning less than \$200 in wage credits were all predominantly agricultural. In North Dakota, that proportion was 38 percent; in Mississippi, 37 percent; in Arkansas, 26 percent; and in New Mexico and South Dakota, 35 percent (table 89).

Industrial Variations

Because of the wide differences in the wage rates of men and women and the differences in the proportion of women among covered workers in various industries, it is advisable in analyzing wage credits by industry to discuss each sex separately. Moreover, because employment in agriculture and fishing is largely excluded from coverage, the wage credits received by covered workers in agriculture, forestry, and fishing cannot be considered representative of earnings in those industries. This industry group, therefore, is not included in the following analysis.

Among workers classified by industry on the basis of their fourth-quarter employment, the mean amount of wage credits in 1943 ranged from \$1,131 for men employed in the service industries to \$1,765 for men in manufacturing (table 75). For women, the range was from \$570 in wholesale and retail trade to \$1,060 in mining.

Since earnings in excess of \$3,000 are not included as wage credits, a comparison of median wage credits provides a more nearly accurate indication of industrial differences in earnings than a comparison based on the arithmetic mean. For men in covered employment in 1943, the median wage credit ranged from \$778 in the service industries to \$1,949 in manufacturing; for women the corresponding range was from \$369 in wholesale and retail trade to \$958 in transportation, communication, and other public utilities.

These averages, however, do not truly indicate industrial differences in full-time earnings, not only because of the \$3,000 limit on wage credits, but also because of the varying amounts of short-term and seasonal employment and the shifts of

workers from one industry to another.⁷

The effect of shifts from one covered industry to another can be practically eliminated by considering separately workers whose covered employment during the year was confined to a single employer. Median wage credits of such workers ranged for men from \$598 in contract construction to \$2,180 in manufacturing; for women, from \$314 in wholesale and retail trade to \$1,053 in transportation, communication, and other public utilities (table 76). The low median for men in contract construction and for women in

wholesale and retail trade resulted largely from the high proportion of short-term seasonal workers among the single-employer group. In construction, 60 percent of the men were multi-employer workers; the typical worker was one who frequently changed employers. While a majority of the women in wholesale and retail trade had only one employer, most of the single-employer workers received wage credits in less than 4 quarters. In the service industries the situation was somewhat similar. The median wage credits of single-employer women workers were smaller than those of multi-employer women workers in all industries except manufacturing; transportation, communication, and other public

Table 75.—*Workers with wage credits, annual data: Average wage credits, by industry division and sex, 1943*

Industry division	Male		Female	
	Mean	Median	Mean	Median
Total.....	\$1,567	\$1,585	\$780	\$640
Agriculture, forestry, and fishing	897	544	451	254
Mining.....	1,694	1,859	1,060	955
Construction.....	1,383	1,179	867	700
Manufacturing.....	1,765	1,949	933	860
Transportation.....	1,597	1,701	990	958
Trade.....	1,258	1,012	570	369
Finance, insurance, and real estate.....	1,726	1,812	937	914
Service industries.....	1,131	778	600	404

utilities; and finance, insurance, and real estate. (See also tables 73 and 91-101.)

Differences in the relative amount of short-term employment in various industries may be partly eliminated by comparison of the median amount of wage credits of single-employer workers who were employed in all 4 quarters of the year. In some industries, however, 4-quarter single-employer workers were a highly selected group, including in large part salaried and relatively high-paid workers. In manufacturing, for example, a group in which 45 percent of the male workers in 1943 had received wage credits in all 4 quarters from only 1 employer, the median wage credit of \$2,815 was much more representative than the median of \$2,793 in contract construction, in which only 13 percent of the workers were 4-quarter single-employer workers. Similarly, among women the median of \$1,451 for 4-quarter single-employer workers in transportation, communication, and other public utilities, who accounted for 44 percent of all women in the industry in 1943, was more typical than the median of \$1,126 for the corresponding group of women workers in wholesale and retail trade, which included only 23 percent of the women in the industry.

Work History, 1937-43

Patterns of Years With Wage Credits

Of about 68 million workers who received wage credits under old-age and survivors insurance at some time before 1944, about 71 percent worked in covered employment in 1943. The remaining 29 percent were either in noncovered employment, unemployed, or absent from the labor force in 1943, or had died (table 77).⁸

⁸ For changes in insurance status over the years, see tables 108 and 109.

⁷ See discussion of industrial classification in Technical Note.

Table 74.—*Workers with wage credits, annual data: Average wage credits of all, single-State, and multistate workers, by quarters with wage credits and State of last employment, 1943*¹

[3-percent sample; see headnote, table S2]

State	All workers		Single-State workers		Multistate workers	
	4 quarters in 1943	Less than 4 quarters in 1943	4 quarters in 1943	Less than 4 quarters in 1943	4 quarters in 1943	Less than 4 quarters in 1943
Total.....	\$1,919	\$450	\$1,936	\$432	\$1,793	\$638
Alabama.....	1,544	328	1,543	314	1,551	488
Alaska.....	2,422	946	2,413	818	2,426	1,345
Arizona.....	1,873	425	1,913	393	1,773	620
Arkansas.....	1,358	267	1,352	246	1,385	469
California.....	2,144	548	2,195	533	1,818	695
Colorado.....	1,707	343	1,739	324	1,534	506
Connecticut.....	2,172	592	2,195	584	1,925	700
Delaware.....	2,039	552	2,026	479	2,066	797
District of Columbia.....	1,778	379	1,830	346	1,639	546
Florida.....	1,614	356	1,630	337	1,550	529
Georgia.....	1,364	321	1,344	299	1,475	544
Hawaii.....	1,878	508	1,868	506	2,304	823
Idaho.....	1,878	341	1,878	307	1,877	567
Illinois.....	1,952	448	1,967	439	1,811	576
Indiana.....	1,991	463	2,018	448	1,807	633
Iowa.....	1,587	317	1,596	305	1,514	471
Kansas.....	1,783	401	1,814	374	1,671	576
Kentucky.....	1,624	339	1,619	309	1,642	552
Louisiana.....	1,685	349	1,674	330	1,750	562
Maine.....	1,852	397	1,867	385	1,712	575
Maryland.....	1,960	484	2,001	460	1,744	668
Massachusetts.....	1,875	488	1,871	475	1,925	714
Michigan.....	2,321	576	2,360	564	1,970	738
Minnesota.....	1,812	411	1,823	385	1,728	707
Mississippi.....	1,269	255	1,216	235	1,476	447
Missouri.....	1,709	359	1,717	338	1,669	528
Montana.....	1,968	337	1,992	306	1,824	630
Nebraska.....	1,637	356	1,656	335	1,533	527
Nevada.....	1,985	491	2,040	456	1,907	609
New Hampshire.....	1,581	358	1,589	338	1,529	536
New Jersey.....	2,100	580	2,119	560	2,008	746
New Mexico.....	1,655	296	1,657	260	1,651	515
New York.....	1,961	535	1,970	514	1,891	772
North Carolina.....	1,313	295	1,316	284	1,280	441
North Dakota.....	1,454	260	1,467	241	1,401	460
Ohio.....	2,082	452	2,104	474	1,841	617
Oklahoma.....	1,715	346	1,727	320	1,666	568
Oregon.....	2,183	552	2,222	508	2,067	784
Pennsylvania.....	1,958	475	1,967	464	1,854	670
Rhode Island.....	1,819	515	1,830	505	1,715	646
South Carolina.....	1,240	291	1,244	272	1,222	471
South Dakota.....	1,496	274	1,502	243	1,467	506
Tennessee.....	1,530	367	1,496	345	1,701	588
Texas.....	1,726	333	1,725	319	1,734	543
Utah.....	2,021	359	1,975	368	2,212	569
Vermont.....	1,647	340	1,650	314	1,632	570
Virginia.....	1,533	357	1,534	335	1,529	544
Washington.....	2,202	567	2,238	524	2,064	830
West Virginia.....	1,904	403	1,920	390	1,796	546
Wisconsin.....	1,931	414	1,947	405	1,728	577
Wyoming.....	2,047	333	2,088	289	1,941	547

¹ See table 86, footnote 1.

Table 76.—*Workers with wage credits, annual data: Median wage credits and percentage distribution of workers by number of employers and quarters with wage credits, industry division, and sex, 1943*

Sex, number of employers, and quarters with wage credits	Total	Agriculture, forestry, and fishing	Mining	Contract construction	Manufacturing	Transportation, communication, and other public utilities	Wholesale and retail trade	Finance, insurance, and real estate	Service industries
Median wage credits									
Male.....	\$1,585	\$544	\$1,859	\$1,179	\$1,949	\$1,701	\$1,012	\$1,812	\$778
Single-employer workers..	1,804	353	1,993	598	2,180	1,972	1,154	1,969	622
4-quarter workers.....	2,641	1,696	2,289	2,793	2,815	2,498	2,273	2,660	2,058
Multi-employer workers..	1,313	756	1,520	1,498	1,521	1,407	898	1,552	953
4-quarter workers.....	1,970	1,387	1,933	2,338	2,088	1,938	1,588	2,037	1,706
Female.....	\$640	\$254	\$955	\$700	\$860	\$958	\$369	\$914	\$404
Single-employer workers..	639	196	940	610	891	1,053	314	955	343
4-quarter workers.....	1,346	1,012	1,600	1,518	1,468	1,451	1,126	1,349	1,102
Multi-employer workers..	642	368	978	837	811	754	439	816	520
4-quarter workers.....	1,021	719	1,355	1,318	1,142	1,023	828	1,075	914
Percentage distribution of workers									
Male.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Single-employer workers..	62.4	56.7	67.8	40.2	67.5	56.1	60.2	67.3	55.7
4-quarter workers.....	37.8	17.9	48.5	12.9	44.7	35.3	32.1	46.9	24.1
Workers with less than 4 quarters.....	24.6	38.8	19.3	27.3	22.8	20.8	28.1	20.4	31.6
Multi-employer workers..	37.6	43.3	32.2	59.8	32.5	43.9	39.8	32.7	44.3
4-quarter workers.....	23.8	21.6	22.3	35.1	21.9	27.3	23.2	23.9	25.7
Workers with less than 4 quarters.....	13.8	21.7	9.9	24.7	10.6	16.6	16.6	8.8	18.6
Female.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Single-employer workers..	65.1	68.4	65.3	63.2	66.0	72.0	62.5	69.8	64.8
4-quarter workers.....	28.9	17.0	31.3	22.6	32.1	44.2	22.9	41.9	23.2
Workers with less than 4 quarters.....	36.2	51.4	34.0	40.6	33.9	27.8	39.6	27.9	41.6
Multi-employer workers..	34.9	31.6	34.7	36.8	34.0	28.0	37.5	30.2	35.2
4-quarter workers.....	18.6	13.8	20.9	19.2	19.7	17.5	17.6	19.4	17.1
Workers with less than 4 quarters.....	16.3	17.8	13.8	17.6	14.3	10.5	19.9	10.8	18.1

Workers with 1943 wage credits.—Only 36 percent of the 1943 workers had received wage credits in each of the 7 years since 1936; 29 percent had entered covered employment for the first time in 1942 or 1943; and an additional 19 percent had received wage credits for the first time in one of the years 1938–41 and had continued to work in covered employment in each subsequent year. Workers whose years with wage credits were not all consecutive comprised 15 percent of all 1943 workers (table 112).

Only 22 percent of the women in covered employment in 1943, as compared with 45 percent of the men, had received wage credits in each of the 7 years 1937–43; 43 percent of the women, but only 21 percent of the men, were new entrants in 1942 or 1943. Male and female workers differed little, however, in the proportion who had wage credits in each year after entering covered employment in one of the years 1938–41, or in the proportion who had wage credits in nonconsecutive years. These data reflect the large increase in the number of women entering

covered employment during the war, and also the induction into the armed forces of a large proportion of the young men who otherwise would

Table 77.—*Workers with wage credits, work history: Estimated number of living and deceased workers, and amount of wage credits cumulative from 1937, by insurance status at beginning of year, 1941–44*

Status and age	Workers (in millions)				Cumulative wage credits (in billions)			
	1944	1943	1942	1941	1944	1943	1942	1941
Total.....	68.4	60.6	52.4	45.9	\$274	\$212	\$160	\$119
Living workers.....	66.1	58.8	50.9	44.8	268	209	157	118
Under 65.....	64.3	57.4	49.8	43.9	261	204	154	115
65 and over.....	1.81	1.42	1.10	.87	8.30	5.55	3.66	2.22
Fully insured.....	30.0	28.1	25.8	24.2	233	187	143	109
Under 65.....	29.0	27.3	25.1	23.6	226	182	140	107
65 and over.....	1.02	.84	.70	.55	7.67	5.22	3.44	2.06
Entitled to primary benefits ¹.....	.38	.31	.23	.13	1.85	1.25	.70	.34
Not entitled to primary benefits ².....	.64	.53	.47	.42	5.82	3.97	2.74	1.72
Currently insured only.....	5.08	3.10	1.71	.72	15.7	7.59	3.58	.96
Under 65.....	5.03	3.08	1.70	.72	15.5	7.55	3.56	.96
65 and over.....	.05	.02	.01	(³)	.14	.04	.01	(⁴)
Uninsured.....	31.0	27.6	23.4	19.9	19.7	14.4	10.6	7.56
Under 65.....	30.3	27.0	23.0	19.6	19.2	14.1	10.4	7.40
65 and over.....	.74	.56	.39	.32	.49	.26	.21	.16
Deceased workers.....	2.28	1.84	1.45	1.09	5.27	3.49	2.32	1.36
With awards ⁵.....	.91	.72	.55	.41	4.13	2.79	1.86	1.11
Without awards ⁵	1.37	1.12	.90	.68	1.14	.70	.46	.25

¹ Based on cumulative benefits in force.

² Not entitled because no claim filed.

³ Less than 5,000 workers.

⁴ Less than \$5 million.

⁵ Identifiable in the continuous work-history

have taken their first covered jobs in 1942 or 1943.

The median age of the 7-year workers at the end of 1943 was 41.2 years for men and 36.5 years for women. The lower average age of the women arises partly from the withdrawal of many women at a relatively early age because of household responsibilities and because of age limits in industry. It may also reflect the fact that, on the average, women enter covered employment at a younger age than do men (table 111).

Among 1943 workers who received their first wage credits after 1937 and had covered employment in every year after they entered, the median ages in the year of entry were as follows:

Year of entry	Median age	
	Male	Female
1938.....	27.4	22.4
1939.....	28.6	20.7
1940.....	26.4	21.3
1941.....	22.7	21.7
1942.....	21.9	22.9
1943.....	Under 20	24.7

The decline in the median age of men is due partly to the continuing decrease in the number of men of middle age and older who have not already had some covered employment. As a result, an increasing proportion of the new workers in each

cards; tabulations include 0.6 million cases with insured status as of Jan. 1, 1944.

⁶ Not identifiable in the continuous work-history cards; estimated on basis of life table mortality rates; includes an estimated 0.1 million cases with insured status as of Jan. 1, 1944.

year are young persons just out of school. Moreover, during the war a large percentage of all men of draft age have been inducted into the armed forces, and therefore relatively more entrants in the most recent years were under age 18. The tendency of the median age of women to rise, particularly among entrants in 1942 and 1943, shows the effect of the wartime increase in the employment of middle-aged and older women.

Of all workers with 1943 wage credits, 54 percent were fully insured at the beginning of 1944, 10 percent were currently insured only, and 36 percent uninsured. The proportion of 7-year workers who were uninsured at the beginning of 1944 was small—0.9 percent of the men and 2.6 percent of the women. As many as 98 percent were fully insured, while 1.2 percent were currently insured only. Most of the workers who had wage credits in 7 years but lacked fully insured status probably had had highly seasonal or only part-time covered employment.

Among workers who entered after 1937 and continued to receive wage credits in each year through 1943, the proportion fully insured at the beginning of 1944 increased with the number of years in covered employment. Because at least 6 quarters of coverage are required for insured status, all who entered in 1943 were uninsured. The proportion fully insured among workers with wage credits in only the 2 years 1942 and 1943 or the 3 years 1941–43 was fairly small—11 and 38 percent, respectively—because only workers under age 28 or over age 64 in 1943 could have been fully insured with fewer than 14 quarters of coverage.⁹ Among workers with wage credits in each year beginning in 1940, 1939, and 1938, the proportion fully insured was 59, 78, and 83 percent, respectively. Among workers with wage credits in only the 3 years 1941–43, 32 percent were currently insured only; for those with wage credits in 1942 and 1943 only, the proportion was 13 percent.

Among 1943 workers who entered covered employment after 1937 and received wage credits in each subsequent year, the proportion of women fully insured at the beginning of 1944 was the same as or larger

than the corresponding proportion for men in the same year-of-entry group. The percentage uninsured, however, also tended to be slightly higher for women, while the proportion currently insured only was lower than that for men. These differences may be explained in part by relatively large proportions of women in the younger age groups, which require fewer than 14 quarters of coverage for fully insured status.

Of the 1943 workers whose years in covered employment were not all consecutive, 36 percent were fully insured at the beginning of 1944, 44 percent were uninsured, and 20 percent were currently insured only. In this group the proportion of men fully insured was 40 percent, as against only 29 percent for women, while the proportions of men and women uninsured were 37 and 57 percent, respectively.

Workers without 1943 wage credits.—Workers who had covered employment at some time after 1936 but not in 1943 comprised 32 percent of all men and 30 percent of all women with wage credits at the end of 1943. This group may be classified in 3 groups: (1) those receiving wage credits in 1937 and in each year thereafter until their year of withdrawal, comprising 45 percent of the group; (2) those entering covered employment after 1937 and receiving wage credits in only 1 year or in each year until their year of withdrawal, comprising 43 percent of the group; and (3) those who had wage credits in two or more nonconsecutive years, representing the remaining 12 percent.

Women comprised 35 percent of the workers who had wage credits in 1937 and in each year until they withdrew from covered employment. The median age of these workers in their year of withdrawal was as follows:

Year of withdrawal	Median age	
	Male	Female
1937.....	34.7	27.2
1938.....	38.1	28.3
1939.....	37.5	28.9
1940.....	33.7	28.5
1941.....	28.4	29.0
1942.....	31.3	30.8

As among 1943 workers, the proportion fully insured varied directly with the number of years with wage credits. Of those with wage credits in the 6 years 1937–42, 90 percent

were fully insured at the beginning of 1944. The proportion was 77 percent for workers with wage credits in the 5 years 1937–41, and 51 percent for those with wage credits in the 4 years 1937–40. Only 9.3 percent of the 3-year workers and 1.6 percent of the 2-year workers were fully insured; they comprised the younger and the older workers who needed less than 14 quarters of coverage for fully insured status, and also workers who had become entitled to benefits or on whose accounts benefits had been paid. Few workers in this entire group were currently insured only, because only the 6-year workers who had covered employment in 1941 and 1942 could have acquired the necessary quarters of coverage.

Of the workers who entered covered employment after 1937 and withdrew before 1943 and had wage credits in each year from the year of entry to the year of withdrawal, 45 percent were 1-year workers and 35 percent were women. Among those with 2 or more years with wage credits, the median age in the year of withdrawal for workers who withdrew in 1941 or 1942 was lower than that of those who withdrew in 1939 or 1940. This decline was particularly marked for men, probably because of induction of young men into the armed forces:

Year of withdrawal	Median age	
	Male	Female
1939.....	30.2	27.7
1940.....	28.3	26.1
1941.....	24.9	25.0
1942.....	22.8	23.9

Insurance status of workers in this group varied with both number of years with wage credits and recency of withdrawal. Age also was an important factor. Those who first entered in 1939 included a substantial proportion of older workers who needed only 6 quarters of coverage to be fully insured; therefore, among the 4-year 1939–42 workers, 58 percent were fully insured at the beginning of 1944, as compared with only 39 percent of the 4-year 1938–41 workers. Among workers with wage credits in fewer than 4 years, moreover, fully insured status was confined almost entirely to the younger and older workers who could acquire such status with fewer than 14 quarters of coverage at the beginning of 1944.

⁹ For requirements for insured status, see Definitions of Terms.

Quarters of Employment

Of all workers with covered employment at some time during 1937-43, 9.2 percent had received wage credits in only 1 quarter, and 34 percent in less than 6 quarters. Practically none of these workers could have been either fully or currently insured at the beginning of 1944 even if every quarter in covered employment had been a quarter of coverage. On the other hand, 14 percent had received wage credits in all 28 quarters, and 21 percent in 25 or more quarters. (See table 114.)

Almost a third of all workers fully insured at the beginning of 1944 had received wage credits in all 28 quarters, and 45 percent in at least 25 quarters. Workers with wage credits in less than 14 quarters comprised 16 percent of the fully insured; they were the young, the old, and workers who were entitled to benefits or on whose accounts benefits had been paid. Among the uninsured, 72 per-

cent had received wage credits in less than 6 quarters; only 2.7 percent had 14 or more quarters with wage credits.

Cumulative Wage Credits

Data on cumulative wage credits provide a basis for computing the average monthly wage used to determine the primary benefit amount. For insured workers aged 29-69, the average monthly wage at the beginning of 1944 is obtained by dividing cumulative wage credits by 84, which is three times the number of quarters elapsed in 1937-43. For younger workers, the number of quarters included in the divisor at the beginning of 1944 varied from 6 to 28, depending on the quarter in which age 22 was attained and the number of quarters of coverage earned before attaining age 22. For older workers, the number of divisor quarters varied from 20 for those aged 72 at the beginning of 1944 to 28 for those attaining age 70 in the last quarter of 1943.

Cumulative wage data (table 113) also indicate the amount of contributions that have been paid by workers in covered employment and the average taxable earnings of workers over a period of years. Because wages in excess of \$3,000 received by a worker from an employer are not taxable and earnings in non-covered employment are also excluded, average wage credits do not indicate all the earnings of the workers represented by the data.

At the end of 1943, the mean amount of cumulative wage credits received by workers under old-age and survivors insurance was \$3,988. For fully insured workers, the average was \$7,622; for workers currently insured only, \$3,107; and for uninsured workers, \$640.

The averages, of course, represent the wage credits received by workers with widely varying amounts of employment. Comparisons of the average wage credits per year in covered employment are more signifi-

Table 78.—Summary of selected data, 1937-44

[Corrected to Nov. 1, 1945]

Year and quarter	Employee accounts established ¹ (in thousands)	New entrants ² (in thousands)	Workers with wage credits during period ³ (in thousands)	Taxable wages ⁴		Employers reporting taxable wages ⁵ (in thousands)	Amount of benefits certified (in thousands)			Monthly benefits in force at end of period ⁸ (in thousands)	
				Total (in millions)	Average per worker		Total	Monthly benefits ⁶	Lump-sum payments ⁷	Number	Monthly amount
1937.....	⁹ 37,139	32,904	32,904	\$29,615	\$900	2,421	\$1,278		\$1,278		
1938.....	6,304	4,016	31,822	26,502	833	2,239	10,478		10,478		
1939.....	5,555	4,507	33,751	29,745	881	2,365	13,896		13,896		
1940.....	5,227	4,428	35,393	32,974	932	2,520	40,595	\$28,859	11,736	245	\$4,535
1941.....	6,678	6,531	40,976	41,763	1,019	2,705	93,923	80,595	13,328	484	8,786
1942.....	7,638	8,236	46,928	52,939	1,128	2,703	137,045	122,007	15,038	692	12,574
1943.....	¹⁰ 7,426	7,810	48,679	62,839	1,294	2,452	172,849	155,019	17,830	885	16,143
1944.....	4,537	¹¹ 5,000	¹¹ 47,518	¹¹ 65,533	¹¹ 1,379	¹¹ 2,523	218,097	195,951	22,146	1,117	20,445
1942											
January-March.....	1,216		33,967	12,112	357	2,251	30,804	27,061	3,743	540	9,816
April-June.....	1,984		35,735	13,163	368	2,233	33,534	29,617	3,917	596	10,830
July-September.....	2,279		37,197	13,786	371	2,174	35,439	31,767	3,672	646	11,740
October-December.....	2,159		37,083	13,878	374	2,096	37,268	33,562	3,706	692	12,574
1943											
January-March.....	1,705		36,951	15,608	422	2,028	40,360	35,839	4,521	743	13,524
April-June.....	2,118		37,927	16,644	439	2,070	42,668	37,971	4,697	796	14,485
July-September.....	2,099		38,181	15,924	417	2,066	43,874	39,605	4,269	842	15,339
October-December.....	1,385		36,503	14,663	402	2,076	45,947	41,604	4,343	885	16,143
1944											
January-March.....	921		¹¹ 36,044	¹¹ 17,649	¹¹ 490	¹¹ 2,084	49,849	44,605	5,244	939	17,144
April-June.....	1,373		¹¹ 37,023	¹¹ 17,610	¹¹ 476	¹¹ 2,123	52,768	47,468	5,300	998	18,252
July-September.....	1,305		¹¹ 37,019	¹¹ 16,494	¹¹ 446	¹¹ 2,114	55,797	50,212	5,585	1,055	19,311
October-December.....	938		¹¹ 34,791	¹¹ 13,780	¹¹ 396	¹¹ 2,093	59,683	53,666	6,017	1,117	20,445

¹ Cumulative total for 1936-39 excludes 114,000 voided account numbers for which no accounts were established. Excludes numbers under railroad retirement program, totaling about 2.3 million by end of 1944.

² Workers with first wage credits in specified year under program.

³ Partly estimated; adjusted for workers having more than 1 account. Quarterly data unadjusted for workers employed during quarter but not reported after quarter in which they received their first \$3,000 in year.

⁴ Not adjusted for nontaxable wages erroneously reported and wages excluded in benefit computations. Wages in excess of \$3,000 a year paid to worker by any 1 employer are not taxable. Beginning 1940, all wages in excess of \$3,000 a year received by a worker are excluded in benefit computations.

⁵ Number of employer returns. A return may relate to more than 1 establishment if employer operates several separate establishments but reports for concern as a whole.

⁶ Includes retroactive payments.

⁷ Amounts certified in 1937-39 were payments under the 1935 act, i.e., payments with respect to workers who died prior to January 1940 and, through Aug. 9, 1939, payments to workers at age 65. Amounts certified in 1940 and later were, in general, payments under the 1939 amendments, i.e., payments with respect to workers who died after December 1939 with no survivor entitled to monthly benefits for month in which worker died. However, the following amounts certified in 1940 and later with respect to workers who died prior to 1940 are included: 1940, \$2,831,000; 1941, \$180,000; 1942, \$79,000; 1943, \$32,000; 1944, \$22,000.

⁸ Total benefits awarded after adjustment for terminations and subsequent changes in number and amount of benefits, cumulative beginning January 1940.

⁹ Includes 17,202,000 accounts established in 1936.

¹⁰ Annual figure includes 114,076 accounts established for civilian employees of the War Department and 4,571 additional accounts not included in quarterly data.

¹¹ Preliminary estimate.

cant. Thus, the mean cumulative wage credits received by workers with covered employment in the 7 years 1937-43 was \$10,284, or an average of \$1,469 per year. For workers with 6 years in covered employment the corresponding average per year was \$875, and for those with wage credits in 1 year, only \$269. Workers with a relatively large number of years in covered employment probably were more steadily employed and perhaps on the whole had higher wage rates than did those with wage credits in fewer years. More-

over, the effect of late entrance or early withdrawal in the first or last year with wage credits had relatively less effect on the average annual wage credits of workers who were in covered employment in a relatively large number of years.

Among workers with wage credits in the same number of years, the mean wage credit per year in covered employment was much higher for the fully insured than for the uninsured workers. For the 7-year workers, for example, the fully insured workers averaged \$1,499 per

year, and the uninsured, only \$216. The corresponding figure for 7-year workers who were currently insured only was \$397. For workers with wage credits only in the 6 years 1938-43, the averages per year were as follows: fully insured, \$918; currently insured only, \$478; uninsured, \$191. No doubt, the wide differences between the fully insured 7-year and 6-year workers resulted partly from differences in amount of covered employment and partly from differences in wage rates.

The amount of cumulative wage

Table 79.—Individual beneficiaries and benefits: Number and monthly amount of benefits awarded ¹ in 1944 and number and monthly amount in force ² and in current-payment status ³ at end of 1944, by type of benefit and age, race, and sex of beneficiary

[Corrected to Mar. 15, 1945]

Age ⁴	Awarded, 1944				In force, Dec. 31, 1944				In current-payment status, Dec. 31, 1944			
	Total		Nonwhite ⁵		Total		Nonwhite ⁵		Total		Nonwhite ⁵	
	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount
Primary benefits												
Total.....	110,097	\$2,709,195	3,935	\$73,170	460,408	\$10,854,545	18,331	\$325,503	378,471	\$8,979,829	14,982	\$267,071
64.....	1	28	0	0	1	28	0	0	1	28	0	0
65.....	20,416	553,240	519	11,146	19,911	539,730	504	10,827	18,361	496,644	468	9,980
66.....	16,076	414,690	598	12,093	33,093	853,930	1,077	21,876	28,548	735,227	933	18,881
67.....	11,924	302,083	467	9,214	44,329	1,091,070	1,663	31,162	35,750	879,241	1,355	25,549
68.....	10,208	248,447	438	8,044	32,851	1,252,361	2,180	39,402	41,281	982,694	1,744	31,605
69.....	8,709	202,863	331	5,595	55,566	1,268,463	2,348	40,782	43,109	992,458	1,829	31,796
70.....	8,064	188,350	319	5,235	55,095	1,236,308	2,638	43,984	43,020	972,608	2,089	34,636
71.....	6,469	149,501	233	3,963	45,505	1,014,941	1,969	32,799	35,965	808,089	1,548	25,859
72.....	6,100	139,137	260	4,503	34,399	785,310	1,617	28,167	27,971	643,169	1,316	23,043
73.....	4,529	105,093	156	2,695	23,157	550,133	906	16,125	19,396	464,416	759	13,568
74.....	4,151	96,568	167	2,865	21,416	505,074	930	16,418	18,211	432,270	789	13,999
75-79.....	10,731	245,831	365	6,340	57,996	1,360,088	1,963	34,323	50,961	1,202,149	1,676	29,641
80 and over.....	2,719	63,364	82	1,477	17,089	397,109	536	9,438	15,897	370,836	476	8,494
Male.....	96,630	\$2,436,379	3,587	\$67,847	398,935	\$9,671,841	16,690	\$301,424	323,107	\$7,908,650	13,466	\$244,704
65.....	16,866	479,370	464	10,270	16,406	466,808	449	9,951	15,025	427,205	414	9,127
66.....	13,636	365,082	521	10,559	27,368	738,741	934	19,562	23,293	629,400	798	16,699
67.....	10,397	270,421	406	8,200	37,210	952,349	1,454	28,004	29,450	756,204	1,167	22,707
68.....	8,981	224,348	400	7,522	44,704	1,098,277	1,961	36,217	34,145	847,218	1,545	28,671
69.....	7,731	183,863	307	5,284	47,533	1,119,155	2,143	37,885	36,034	860,114	1,641	29,096
70.....	7,215	171,460	299	4,933	47,596	1,097,849	2,394	40,619	36,359	848,837	1,864	31,560
71.....	5,814	136,538	219	3,762	39,546	906,012	1,808	30,548	30,655	710,313	1,401	23,797
72.....	5,546	128,180	245	4,282	30,355	708,257	1,508	26,893	24,344	573,507	1,215	21,579
73.....	4,110	96,796	145	2,522	20,609	498,737	837	14,980	17,069	417,139	692	12,452
74.....	3,824	89,809	154	2,668	19,201	460,607	869	15,544	16,156	390,769	730	13,150
75-79.....	9,947	230,206	346	6,078	52,626	1,253,676	1,832	32,614	45,940	1,101,982	1,557	27,891
80 and over.....	2,563	60,306	81	1,467	15,781	371,373	501	8,907	14,637	345,962	442	7,981
Female.....	13,467	\$272,816	348	\$5,323	61,473	\$1,182,704	1,641	\$24,079	55,364	\$1,071,179	1,516	\$22,367
64.....	1	28	0	0	1	28	0	0	1	28	0	0
65.....	3,550	73,870	55	876	3,505	72,922	55	876	3,336	69,439	54	853
66.....	2,440	49,608	77	1,234	5,725	115,189	143	2,314	5,255	105,827	135	2,192
67.....	1,527	31,662	61	1,014	7,119	138,721	209	3,158	6,300	123,037	188	2,842
68.....	1,227	24,099	38	522	8,147	154,084	219	3,185	7,136	135,476	199	2,934
69.....	978	19,000	24	311	8,033	149,308	205	2,897	7,075	132,344	188	2,706
70.....	849	16,890	20	302	7,499	138,459	244	3,365	6,661	123,771	225	3,096
71.....	655	12,963	14	201	5,959	108,929	161	2,251	5,310	97,776	101	2,062
72.....	554	10,937	15	221	4,044	77,053	109	1,574	3,627	69,662	101	1,464
73.....	419	8,297	11	173	2,548	51,396	69	1,145	2,327	47,277	67	1,116
74.....	327	6,759	13	197	2,215	44,467	61	874	2,055	41,501	59	849
75-79.....	784	15,625	19	262	5,370	106,412	131	1,909	5,021	100,167	119	1,750
80 and over.....	156	3,058	1	10	1,308	25,736	35	531	1,260	24,874	34	513
Wife's benefits												
Total.....	40,349	\$517,544	794	\$7,818	135,436	\$1,695,982	2,715	\$25,646	115,636	\$1,460,168	2,326	\$22,205
65.....	11,329	148,644	184	1,914	10,868	143,002	170	1,759	9,939	131,235	156	1,644
66.....	6,716	86,158	157	1,577	14,782	190,483	247	2,468	12,948	167,962	222	2,192
67.....	4,363	56,370	112	1,057	15,715	199,502	323	3,050	13,277	169,944	276	2,659
68.....	3,707	47,418	71	672	16,478	206,511	378	3,594	13,705	173,345	315	3,054
69.....	2,897	37,036	74	723	15,337	190,158	369	3,415	12,624	158,208	307	2,871
70.....	2,422	30,834	49	471	13,193	163,144	300	2,750	10,924	136,519	260	2,401
71.....	1,938	24,362	32	349	10,800	133,011	210	1,972	9,027	112,134	183	1,734
72.....	1,665	20,828	27	225	9,214	112,882	193	1,754	7,798	96,373	166	1,530
73.....	1,260	15,783	25	254	6,829	84,966	129	1,226	5,819	72,951	107	1,020
74.....	1,072	13,591	22	220	5,782	71,515	125	1,203	4,972	61,956	105	1,011
75-79.....	2,525	30,994	36	308	13,621	167,241	227	2,084	11,990	148,336	190	1,765
80 and over.....	455	5,526	5	48	2,817	33,567	44	371	2,604	31,205	39	324

See footnotes at end of table.

credits can also be shown by the number of quarters with wage credits and in terms of mean amount per quarter. Workers with wage credits in all 28 quarters received an average of \$446 per quarter, or \$1,784 per year; those with wage credits in 27

quarters received substantially less—\$367 per quarter with wage credits. The average amount per quarter tended to decline as the number of quarters decreased. Workers with wage credits in only 10 quarters averaged \$221 per quarter, while the 5-

quarter workers averaged \$182 and the 1-quarter workers, \$62.

Among the fully insured workers, the mean amount of wage credits per quarter in covered employment also tended to decline with the number of quarters—from \$446 for the 28-

Table 79.—*Individual beneficiaries and benefits: Number and monthly amount of benefits awarded¹ in 1944 and number and monthly amount in force² and in current-payment status³ at end of 1944, by type of benefit and age, race, and sex of beneficiary—Continued*

[Corrected to Mar. 15, 1945]

Age ⁴	Awarded, 1944				In force, Dec. 31, 1944				In current-payment status, Dec. 31, 1944			
	Total		Nonwhite ⁵		Total		Nonwhite ⁵		Total		Nonwhite ⁵	
	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount
Child's benefits ⁶												
Total.....	99,676	\$1,257,600	9,602	\$91,583	323,934	\$4,005,312	34,172	\$314,192	298,108	\$3,691,174	32,426	\$297,857
Under 1.....	3,761	43,972	266	2,504	3,741	43,793	260	2,448	3,728	43,649	259	2,439
1.....	6,032	71,066	536	5,076	8,747	103,257	780	7,273	8,719	102,935	776	7,231
2.....	5,394	64,868	530	4,987	11,189	132,891	1,126	10,297	11,146	132,455	1,119	10,225
3.....	4,449	53,834	520	4,830	12,576	148,022	1,542	13,697	12,510	147,343	1,528	13,578
4.....	4,453	53,793	533	4,839	14,892	174,577	1,898	16,797	14,810	173,744	1,882	16,638
5.....	4,503	54,224	542	4,973	15,863	186,800	2,015	17,595	15,784	186,021	1,998	17,455
6.....	4,835	58,928	505	4,577	16,883	201,718	1,976	17,543	16,779	200,663	1,963	17,440
7.....	4,691	57,332	561	5,172	17,313	206,468	2,220	19,606	17,186	205,131	2,207	19,497
8.....	4,771	59,321	553	5,267	17,639	213,194	2,150	19,517	17,520	211,954	2,135	19,386
9.....	4,946	61,569	559	5,246	18,364	222,838	2,183	19,884	18,229	221,474	2,172	19,777
10.....	5,078	63,587	573	5,374	19,100	233,405	2,295	20,980	18,935	231,749	2,277	20,812
11.....	5,236	66,548	530	5,096	19,544	241,873	2,153	19,799	19,340	239,729	2,130	19,629
12.....	5,704	72,673	562	5,371	21,286	265,170	2,359	21,796	21,042	262,588	2,329	21,514
13.....	6,010	77,408	519	4,958	22,623	285,350	2,159	20,041	22,276	281,606	2,108	19,573
14.....	6,582	85,873	555	5,335	24,748	316,293	2,317	21,934	23,835	305,891	2,236	21,251
15.....	6,837	90,072	569	5,754	25,712	330,607	2,279	21,758	23,398	303,192	2,135	20,428
16.....	6,653	88,766	509	5,130	26,939	349,198	2,345	22,691	19,160	254,221	1,858	18,118
17.....	6,444	88,115	457	4,711	26,775	349,858	2,115	20,536	13,711	186,829	1,314	12,866
18.....	3,197	44,443	218	2,337	.....	.....	.....	.....	.....	.....	.....	.....
19.....	80	1,010	2	22	.....	.....	.....	.....	.....	.....	.....	.....
20.....	10	101	2	14	.....	.....	.....	.....	.....	.....	.....	.....
21.....	7	71	1	10	.....	.....	.....	.....	.....	.....	.....	.....
22.....	3	26	0	0	.....	.....	.....	.....	.....	.....	.....	.....
Male.....	50,460	\$639,109	4,797	\$45,918	165,027	\$2,042,743	17,464	\$160,572	149,012	\$1,846,753	16,241	\$149,150
Under 1.....	1,965	23,028	137	1,310	1,958	22,980	136	1,304	1,950	22,890	136	1,304
1.....	3,115	36,756	283	2,736	4,580	54,073	431	4,086	4,567	53,913	429	4,060
2.....	2,753	33,109	273	2,579	5,774	68,419	573	5,269	5,745	68,109	567	5,204
3.....	2,309	28,047	258	2,447	6,496	76,665	786	7,093	6,458	76,249	779	7,032
4.....	2,299	27,639	268	2,374	7,629	88,927	959	8,370	7,588	88,485	952	8,299
5.....	2,208	26,764	270	2,481	8,040	94,758	1,023	8,855	7,994	94,335	1,012	8,768
6.....	2,465	30,151	272	2,549	8,731	104,486	1,009	9,039	8,675	103,965	1,002	8,989
7.....	2,371	29,454	250	2,311	8,893	106,413	1,142	10,086	8,828	105,740	1,135	10,035
8.....	2,422	30,122	274	2,696	8,991	109,045	1,058	9,715	8,931	108,381	1,055	9,686
9.....	2,482	31,077	280	2,626	9,251	112,558	1,128	10,152	9,175	111,776	1,121	10,082
10.....	2,646	33,329	292	2,756	9,752	119,830	1,161	10,630	9,661	118,936	1,153	10,548
11.....	2,691	34,381	270	2,567	9,906	122,916	1,072	9,827	9,808	121,888	1,067	9,726
12.....	2,909	37,063	292	2,769	10,848	135,358	1,221	11,341	10,720	134,007	1,202	11,155
13.....	3,064	39,695	255	2,418	11,381	143,475	1,088	9,925	11,172	141,259	1,055	9,637
14.....	3,300	43,173	297	2,809	12,602	161,375	1,211	11,465	11,967	154,077	1,151	10,962
15.....	3,359	44,164	259	2,571	12,894	165,378	1,150	10,922	11,298	146,236	1,041	9,920
16.....	3,287	44,407	243	2,479	13,602	176,844	1,223	11,818	8,685	116,345	856	8,388
17.....	3,238	44,768	224	2,302	13,699	179,243	1,093	10,675	5,790	80,162	538	5,355
18.....	1,529	21,398	98	1,080	.....	.....	.....	.....	.....	.....	.....	.....
19.....	37	465	1	10	.....	.....	.....	.....	.....	.....	.....	.....
20.....	6	66	1	8	.....	.....	.....	.....	.....	.....	.....	.....
21.....	5	53	0	0	.....	.....	.....	.....	.....	.....	.....	.....
Female.....	49,216	\$618,491	4,805	\$45,665	158,907	\$1,962,569	16,708	\$153,620	149,096	\$1,844,421	16,185	\$148,707
Under 1.....	1,796	20,944	129	1,194	1,783	20,813	124	1,144	1,778	20,759	123	1,135
1.....	2,917	34,310	253	2,340	4,167	49,184	349	3,187	4,152	49,022	347	3,171
2.....	2,641	31,759	257	2,408	5,415	64,472	553	5,025	5,401	64,346	552	5,021
3.....	2,140	25,787	262	2,383	6,080	71,357	756	6,604	6,052	71,094	749	6,546
4.....	2,154	26,154	265	2,465	7,263	85,650	939	8,427	7,222	85,259	930	8,339
5.....	2,295	27,460	272	2,492	7,823	92,042	992	8,740	7,790	91,686	986	8,687
6.....	2,370	28,777	233	2,028	8,152	97,232	967	8,504	8,104	96,698	961	8,451
7.....	2,320	27,878	311	2,861	8,420	100,055	1,078	9,520	8,358	99,391	1,072	9,462
8.....	2,349	29,199	279	2,571	8,648	104,149	1,092	9,802	8,589	103,573	1,080	9,700
9.....	2,464	30,492	279	2,620	9,113	110,280	1,055	9,732	9,054	109,698	1,051	9,935
10.....	2,432	30,258	281	2,578	9,348	113,575	1,134	10,350	9,274	112,813	1,124	10,264
11.....	2,545	32,167	260	2,529	9,638	118,957	1,081	9,972	9,532	117,841	1,073	9,903
12.....	2,795	35,610	270	2,602	10,438	129,812	1,138	10,455	10,322	128,581	1,127	10,359
13.....	2,946	37,713	264	2,540	11,242	141,875	1,071	10,116	11,104	140,347	1,053	10,289
14.....	3,282	42,700	258	2,526	12,146	154,918	1,106	10,469	11,868	151,814	1,085	10,508
15.....	3,478	45,908	310	3,183	12,818	165,229	1,129	10,836	12,100	156,956	1,094	10,508
16.....	3,366	44,359	266	2,651	13,337	172,354	1,122	10,873	10,475	137,876	1,002	9,730
17.....	3,206	43,347	233	2,409	13,076	170,615	1,022	9,861	7,921	106,667	776	7,511
18.....	1,668	23,045	120	1,257	.....	.....	.....	.....	.....	.....	.....	.....
19.....	43	545	1	12	.....	.....	.....	.....	.....	.....	.....	.....
20.....	4	35	1	6	.....	.....	.....	.....	.....	.....	.....	.....
21.....	2	18	1	10	.....	.....	.....	.....	.....	.....	.....	.....
22.....	3	26	0	0	.....	.....	.....	.....	.....	.....	.....	.....

See footnotes at end of table.

Financial Factors

quarter workers, to \$268 for the 14-quarter workers and \$266 for the 6-quarter workers. For workers currently insured only, the relationship tends to be inverse—workers with 19 quarters in covered employment averaged \$140 per quarter; those with 14 quarters, \$262; and those with 6 quarters, \$381. The quarterly averages for the uninsured, however, showed no significant trend; except for the 1-quarter workers, who averaged \$62 per quarter, the averages ranged from \$104 (2-quarter workers) to \$182 (5-quarter workers).

The old-age and survivors insurance system is financed by equal contributions payable by employers and their workers on the first \$3,000 a year paid as wage or salary to each worker in the industrial and commercial employments covered by the program. The taxable part of the salary or wage thus represents the amount which is credited to the worker's account and forms the basis of the average monthly wage which

in turn determines his primary benefit amount.

Contributions

Employer and employee contributions totaled \$76 million more in 1944 than in 1943, an increase of only 6 percent in contrast to the 22-percent increase from 1942 to 1943. Public Law 211 (78th Cong.) and the Revenue Act of 1943 continued the 1-percent rates payable by employers

Table 79.—Individual beneficiaries and benefits: Number and monthly amount of benefits awarded¹ in 1944 and number and monthly amount in force² and in current-payment status³ at end of 1944, by type of benefit and age, race, and sex of beneficiary—Continued

[Corrected to Mar. 15, 1945]

Age ⁴	Awarded, 1944				In force, Dec. 31, 1944				In current-payment status, Dec. 31, 1944			
	Total		Nonwhite ⁵		Total		Nonwhite ⁵		Total		Nonwhite ⁵	
	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount
Widow's benefits												
Total.....	24,759	\$497,686	611	\$9,545	69,043	\$1,392,272	1,747	\$27,085	67,806	\$1,367,429	1,729	\$26,824
64.....	1	31	0	0	1	31	0	0	1	31	0	0
65.....	6,941	143,968	144	2,289	6,850	142,161	139	2,212	6,678	138,787	138	2,192
66.....	3,226	65,207	88	1,390	8,214	168,202	202	3,277	7,995	163,916	202	3,277
67.....	2,285	45,585	76	1,223	7,928	160,356	224	3,484	7,714	156,303	221	3,447
68.....	2,106	41,894	55	871	7,817	156,647	208	3,213	7,651	153,305	205	3,177
69.....	1,881	36,930	51	773	7,060	140,441	226	3,400	6,943	138,121	223	3,363
70.....	1,617	32,118	52	792	6,144	123,543	185	2,833	6,049	121,597	183	2,797
71.....	1,287	25,075	40	607	4,996	99,247	130	1,994	4,939	98,089	127	1,942
72.....	1,217	24,050	33	524	4,334	86,415	108	1,652	4,283	85,377	108	1,652
73.....	904	17,597	14	208	3,273	65,574	80	1,225	3,245	64,967	80	1,225
74.....	788	15,665	15	243	2,936	59,260	65	1,012	2,910	58,750	63	987
75-79.....	1,988	39,373	32	480	7,532	151,042	136	2,141	7,459	149,270	135	2,123
80 and over.....	518	10,193	11	145	1,958	39,353	44	642	1,939	38,916	44	642
Widow's current benefits												
Total.....	42,649	\$851,898	2,637	\$38,021	122,725	\$2,431,404	8,454	\$119,103	89,927	\$1,780,997	7,392	\$103,771
Under 20.....	490	8,380	55	824	598	10,128	77	1,124	484	8,217	69	1,013
20-24.....	4,595	78,515	343	4,912	7,392	123,833	797	10,871	5,424	90,219	677	9,165
25-29.....	5,575	102,411	400	5,622	13,020	228,943	1,359	17,761	8,808	154,092	1,132	14,767
30-34.....	5,569	109,525	455	6,457	16,373	310,871	1,610	21,834	10,696	202,052	1,349	18,181
35-39.....	6,098	126,851	442	6,715	19,605	396,402	1,465	20,863	12,818	257,642	1,282	18,103
40-44.....	6,526	138,431	368	5,621	21,317	444,511	1,320	19,534	15,136	314,690	1,178	17,255
45-49.....	6,107	129,646	256	4,003	19,914	419,712	850	12,768	15,444	325,223	789	11,811
50-54.....	4,933	102,636	203	3,145	15,990	328,065	643	9,527	13,472	276,849	595	8,831
55-59.....	2,332	47,288	91	1,315	7,303	145,611	264	3,870	6,538	130,712	255	3,744
60-64.....	419	8,106	24	307	1,182	22,714	66	916	1,076	20,687	63	866
65 and over.....	5	109	0	0	31	614	3	35	31	614	3	35
Parent's benefits												
Total.....	1,419	\$18,567	92	\$1,020	5,026	\$65,674	426	\$4,617	4,933	\$64,501	417	\$4,513
65-69.....	572	7,130	41	455	1,459	18,224	134	1,462	1,419	17,737	132	1,438
70-74.....	371	4,796	27	302	1,566	20,300	158	1,700	1,538	19,970	154	1,654
75-79.....	269	3,642	20	218	1,088	14,449	101	1,077	1,074	14,250	98	1,043
80 and over.....	207	2,999	4	45	913	12,701	33	378	902	12,544	33	378
Male.....	355	\$4,481	19	\$211	1,106	\$13,883	97	\$1,026	1,049	\$13,179	95	\$1,004
65-69.....	122	1,497	8	91	290	3,531	21	235	264	3,219	20	223
70-74.....	105	1,254	5	53	350	4,256	35	361	334	4,073	35	361
75-79.....	81	1,042	4	46	278	3,525	30	310	269	3,403	29	300
80 and over.....	47	688	2	21	188	2,571	11	120	182	2,484	11	120
Female.....	1,064	\$14,086	73	\$809	3,920	\$51,791	329	\$3,591	3,884	\$51,322	322	\$3,509
65-69.....	450	5,633	33	364	1,169	14,693	113	1,227	1,155	14,518	112	1,215
70-74.....	266	3,542	22	249	1,216	16,044	123	1,339	1,204	15,897	119	1,293
75-79.....	188	2,600	16	172	810	10,924	71	767	805	10,847	69	743
80 and over.....	160	2,311	2	24	725	10,130	22	258	720	10,060	22	258

¹ Without adjustment for changes in number or amount, terminations, or payments withheld at time of award for reasons listed in table 80.

² Total benefits awarded, cumulative beginning January 1940, after adjustment only for subsequent changes in number or amount of benefits and for terminations.

³ Total benefits in force (see footnote 2) further adjusted to exclude benefits in deferred or conditional-payment status (i.e., payments withheld for reasons listed in table 80).

⁴ Age at birthday in 1944; persons listed as age 64 had their 65th birthday on Jan. 1, 1945, and therefore attained age 65 on Dec. 31, 1944, since, by definition, a particular age is attained on day preceding birthday; children listed as age 18 received benefits for only part of year.

⁵ Mexicans included with white.

⁶ Children in ages 19-22 were entitled to benefits before reaching age 18, but awards were delayed until 1944 when complete evidence was received.

and by employees throughout 1944, for the eighth consecutive year. The increase in collections in 1944 was therefore due wholly to an increase in taxable pay rolls; it was smaller, however, than the percentage rise in total pay rolls in covered employment, because of the \$3,000 limit on taxable wages. The average com-

bined employer and employee contribution per covered worker in 1944 was \$27.31, as compared with \$25.87 in 1943 and \$16.66 in 1938. Larger amounts than in 1943 were collected in the internal revenue districts of all but 12 States (table 27). All contributions collected under the Federal old-age and survivors insurance

system are automatically transferred to the old-age and survivors insurance trust fund under the permanent appropriation contained in section 201 (a) of the Social Security Act.

Expenditures

Expenditures for old-age and survivors insurance in 1944 totaled \$238

Table 80.—*Individual beneficiaries and benefits: Number and monthly amount of benefits in force¹ in each payment status² at end of 1943 and 1944, actions effected in 1944, and reason for withholding payment³ as of end of 1944, by type of benefit*

[Corrected to Feb. 15, 1945]

Status of benefit, action, and reason for withholding payment	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Num-ber	Monthly amount	Num-ber	Monthly amount	Num-ber	Monthly amount	Num-ber	Monthly amount	Num-ber	Monthly amount	Num-ber	Monthly amount	Num-ber	Monthly amount
Benefits in force, Dec. 31, 1943..	885,393	\$16,143,008	379,268	\$8,832,515	109,350	\$1,354,664	250,691	\$3,080,910	46,876	\$945,452	95,195	\$1,876,864	4,013	\$52,603
Current-payment status.....	747,816	13,509,790	306,161	7,171,365	92,174	1,151,158	229,230	2,822,182	46,133	929,802	70,171	1,383,536	3,947	51,747
Withheld.....	137,577	2,633,218	73,107	1,661,150	17,176	203,506	21,461	258,728	743	15,650	25,024	493,328	66	856
Deferred-payment status.....	3,148	59,201	1,924	41,101	373	4,409	430	5,368	127	3,194	287	5,028	7	101
Conditional-payment status.....	134,429	2,574,017	71,183	1,620,499	16,803	199,097	21,031	253,360	616	12,456	24,737	488,300	59	755
Suspended.....	113,952	2,141,375	62,293	1,376,337	14,137	162,665	17,805	212,912	422	8,372	19,240	380,397	55	692
Frozen.....	20,477	432,642	8,890	243,712	2,666	36,432	3,226	40,448	194	4,084	5,497	107,903	4	63
Actions in 1944:														
Benefits awarded.....	318,949	5,852,490	110,097	2,709,195	40,349	517,544	99,676	1,257,600	24,759	497,686	42,649	851,898	1,419	18,567
Entitlements terminated.....	87,624	1,567,415	28,945	689,489	14,256	176,471	26,327	342,913	2,583	50,776	15,106	302,277	407	5,489
Net adjustments ⁴	-146	17,106	-12	2,324	-7	245	-106	9,715	-9	-90	-13	4,919	1	-7
Benefits in force, Dec. 31, 1944..	1,116,572	20,445,189	460,408	10,854,545	135,436	1,695,982	323,934	4,005,312	69,403	1,392,272	122,725	2,431,404	5,026	65,674
Current-payment status.....	954,881	17,344,098	378,471	8,979,829	115,636	1,460,168	298,108	3,691,174	67,806	1,367,429	89,927	1,780,997	4,933	64,501
Withheld.....	161,691	3,101,091	81,937	1,874,716	19,800	235,814	25,826	314,138	1,237	24,843	32,798	650,407	93	1,173
Deferred-payment status.....	3,750	67,445	2,185	45,013	412	4,798	608	7,424	137	3,006	399	7,104	9	100
Conditional-payment status.....	157,941	3,033,646	79,752	1,829,703	19,388	231,016	25,218	306,714	1,100	21,837	32,399	643,303	84	1,073
Suspended.....	133,157	2,521,001	70,964	1,584,817	16,338	189,262	20,849	251,845	704	13,589	24,230	480,575	72	913
Frozen.....	24,784	512,645	8,788	244,886	3,050	41,754	4,369	54,869	396	8,248	8,169	162,728	12	160
Withheld.....	161,691	3,101,091	81,937	1,874,716	19,800	235,814	25,826	314,138	1,237	24,843	32,798	650,407	93	1,173
Reasons for withholding:														
Failure to attend school regularly.....	4,093	48,894					4,093	48,894						
Employment of beneficiary.....	131,938	2,726,427	80,483	1,842,317	735	8,149	17,895	223,917	1,062	21,157	31,698	630,080	65	807
Employment of primary beneficiary on whose wages benefit is based.....	21,018	247,743			18,817	224,411	2,201	23,332						
Failure to have care of an entitled child.....	632	11,832									632	11,832		
Previous payment of lump-sum at age 65.....	448	12,651	308	9,574	68	1,201	5	92	66	1,752	1	32	0	0
Payee not determined.....	892	10,827	60	1,358	9	130	782	8,506	6	128	35	705	0	0
All other.....	2,670	42,717	1,086	21,467	171	1,923	850	9,397	103	1,806	432	7,758	28	366

¹ Total benefits awarded after adjustment for terminations and subsequent changes in number and amount of benefits, cumulative beginning January 1940. Not adjusted for deductions.

² Benefit in current-payment status is subject to no deduction or deduction of fixed amount which is less than current month's benefit. Benefit in deferred-payment status is one withheld entirely for definite period. Benefit in conditional-payment status is one withheld entirely for indefinite period; if previously in current or deferred-payment status, it is a suspended benefit; otherwise it is a frozen benefit.

³ As provided under secs. 203 and 907 of the amended act, except for the reason

"payee not determined," in which case benefit payments are accrued pending determination of guardian or other appropriate payee. When 2 or more reasons for withholding are reported simultaneously, the case is classified under reason listed first; in all other instances in which 2 or more reasons apply, the case is classified under the reason reported first.

⁴ Benefit is terminated if beneficiary loses entitlement to benefit because of death or other reasons specified in 1939 amendments, sec. 202. See table 81.

⁵ Adjustments result from operation of maximum and minimum provisions of 1939 amendments, sec. 203 (a) and (b), and from other administrative actions.

Table 81.—*Individual beneficiaries and benefits: Number and monthly amount of benefits terminated in 1944, by type of benefit and reason for termination*

[Corrected to May 5, 1945]

Reason for termination	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Num-ber	Monthly amount	Num-ber	Monthly amount	Num-ber	Monthly amount	Num-ber	Monthly amount	Num-ber	Monthly amount	Num-ber	Monthly amount	Num-ber	Monthly amount
Total.....	87,624	\$1,567,415	28,945	\$689,489	14,256	\$176,471	26,327	\$342,913	2,583	\$50,776	15,106	\$302,277	407	\$5,489
Death of beneficiary.....	37,315	813,102	28,891	688,314	4,734	58,052	436	5,053	2,379	47,168	475	9,116	400	5,399
Death of husband.....	9,443	117,554			9,443	117,554								
Marriage, remarriage, divorce, or adoption of beneficiary.....	6,765	116,044			11	136	1,231	14,108	152	2,714	5,367	99,036	4	50
Marriage, death, or adoption of last entitled child.....	324	6,051									324	6,051		
Attainment of age 18 by beneficiary.....	24,560	322,662					24,560	322,662						
Attainment of age 18 by last entitled child.....	8,897	187,280									8,897	187,280		
Entitlement to equal or larger benefits.....	155	1,979			53	550	42	399	48	811	10	192	2	27
Other.....	165	2,743	54	1,175	15	179	58	691	4	83	33	602	1	13

million, or 22 percent more than in the preceding year. Virtually all the increase represented a rise in the expenditure for benefits, which was 26 percent above that in 1943. All expenditures for old-age and survivors insurance are financed from the old-age and survivors insurance

trust fund, built up from collections under the Federal Insurance Contributions Act.

Large in absolute terms, 1944 expenditures remained lower than they would have been except for the high level of wartime employment. During the 7 years in which the system

had been in operation many persons had already acquired potential eligibility for benefits. When the manpower situation makes it more difficult for persons over age 65 to find or hold jobs, a rapid upswing in expenditures may occur. The rate of expenditure rose slowly but almost

Table 82.—*Workers with wage credits, annual data: All workers, workers with previous wage credits, and new entrants, by sex, age, race, and quarters with wage credits, 1943*

[3-percent sample of all workers with wage credits in 1943 whose wage credits were identified for posting by July 31, 1944; not adjusted for duplication of workers with more than 1 account or for data reported too late for inclusion. Wage credits exclude wages in excess of first \$3,000 a year earned in covered employment by any 1 worker; cents omitted in determining individual earnings. Age represents age at birthday in 1943. White workers include all races other than Negro. Workers of unknown race included with white; of unknown sex, included with male; of unknown age, allocated arbitrarily among larger age groups. Figures in italics represent data for less than 100 workers and may be unreliable because of the large probable sampling error. See text for more detailed explanation of data and table 70 for estimated adjusted totals]

Age, sex, and race	All workers			Workers with previous wage credits			New entrants				
	Total	4 quarters in 1943	Less than 4 quarters in 1943	Total	4 quarters in 1943	Less than 4 quarters in 1943	Total	1 quarter in 1943	2 quarters in 1943	3 quarters in 1943	4 quarters in 1943
Total, 3-percent sample...	1,394,372	786,769	607,603	1,174,929	757,871	417,058	219,443	78,748	66,424	45,373	28,898
Under 20.....	211,761	56,181	155,580	113,221	46,746	66,475	98,540	34,596	32,665	21,844	9,435
20-24.....	185,166	82,336	102,830	163,931	79,332	84,599	21,235	7,907	6,252	4,072	3,004
25-29.....	168,176	96,521	71,655	154,120	94,498	59,622	14,056	5,286	4,099	2,648	2,023
30-34.....	167,405	105,345	62,060	153,043	103,113	49,930	14,362	5,218	4,134	2,778	2,232
35-39.....	157,319	104,751	52,568	142,277	102,141	40,136	15,042	5,311	4,180	2,941	2,610
40-44.....	135,986	92,170	43,816	122,216	89,876	32,341	13,770	4,889	3,749	2,837	2,295
45-49.....	116,868	80,829	36,039	103,941	78,323	25,618	12,927	4,596	3,325	2,500	2,506
50-54.....	94,320	65,431	28,889	84,145	63,707	20,438	10,175	3,752	2,696	2,003	1,724
55-59.....	72,372	49,843	22,529	64,347	48,589	15,758	8,025	2,958	2,239	1,574	1,254
60-64.....	46,838	30,910	15,928	41,192	29,959	11,233	5,646	2,009	1,551	1,135	951
65-69.....	25,027	15,176	9,851	21,647	14,622	7,025	3,380	1,295	886	645	554
70 and over.....	13,134	7,276	5,858	10,849	6,966	3,883	2,285	931	648	396	310
Male.....	883,394	543,766	339,628	791,395	531,048	260,347	91,999	32,962	27,531	18,788	12,718
Under 20.....	117,042	27,165	89,877	67,233	22,259	44,974	49,809	17,532	16,537	10,834	4,906
20-24.....	82,683	30,320	52,363	77,454	29,674	47,780	5,229	2,336	1,400	847	646
25-29.....	96,908	61,765	35,143	93,739	61,206	32,533	3,169	1,300	823	487	559
30-34.....	107,323	74,981	32,342	103,736	74,347	29,389	3,587	1,392	913	648	634
35-39.....	103,125	75,401	27,724	98,799	74,574	24,225	4,326	1,556	1,129	814	827
40-44.....	92,428	68,669	23,759	87,979	67,853	20,126	4,449	1,559	1,179	895	816
45-49.....	83,080	62,708	20,372	78,108	61,519	16,589	4,972	1,609	1,222	952	1,189
50-54.....	70,788	53,146	17,642	66,538	52,280	14,258	4,250	1,445	1,109	830	866
55-59.....	57,424	42,238	15,186	53,388	41,456	11,932	4,036	1,355	1,053	846	782
60-64.....	38,751	26,977	11,774	35,198	26,244	8,954	3,553	1,163	921	736	733
65-69.....	21,838	13,659	8,179	19,226	13,182	6,044	2,612	922	677	536	477
70 and over.....	12,004	6,737	5,267	9,997	6,454	3,543	2,007	793	568	363	283
Female.....	510,978	243,003	267,975	383,534	226,823	156,711	127,444	45,786	38,893	26,585	16,180
Under 20.....	94,719	29,016	65,703	45,988	24,487	21,501	48,731	17,064	16,128	11,010	4,529
20-24.....	102,483	52,016	50,467	86,477	49,658	36,819	16,006	5,571	4,852	3,225	2,358
25-29.....	71,268	34,756	36,512	60,381	33,292	27,089	10,887	3,986	3,276	2,161	1,464
30-34.....	60,082	30,364	29,718	49,307	28,766	20,541	10,775	3,826	3,221	2,130	1,598
35-39.....	54,194	29,350	24,844	43,478	27,567	15,911	10,716	3,755	3,051	2,127	1,783
40-44.....	43,558	23,501	20,057	34,237	22,022	12,215	9,321	3,330	2,570	1,942	1,479
45-49.....	33,788	18,121	15,667	25,833	16,804	9,029	7,955	2,987	2,103	1,548	1,317
50-54.....	23,532	12,285	11,247	17,607	11,427	6,180	5,925	2,307	1,587	1,173	858
55-59.....	14,948	7,605	7,343	10,959	7,133	3,826	3,989	1,603	1,186	728	472
60-64.....	8,087	3,933	4,154	5,994	3,715	2,279	2,093	846	630	399	218
65-69.....	3,189	1,517	1,672	2,421	1,440	981	768	373	209	109	77
70 and over.....	1,130	539	591	852	512	340	278	138	80	38	27
Negro male.....	87,082	45,572	41,510	75,536	44,061	31,475	11,546	4,516	3,444	2,075	1,511
Under 20.....	12,542	3,089	9,453	6,967	2,552	4,415	5,575	2,098	1,846	1,094	537
20-24.....	11,457	4,446	7,011	10,343	4,310	6,033	1,114	502	309	167	136
25-29.....	11,148	6,070	5,078	10,457	5,965	4,492	691	304	169	113	105
30-34.....	11,560	6,800	4,760	10,930	6,717	4,213	630	257	187	103	83
35-39.....	10,168	6,394	3,774	9,545	6,296	3,249	623	257	168	100	98
40-44.....	9,682	6,209	3,473	9,027	6,090	2,937	655	243	190	103	119
45-49.....	7,428	4,838	2,590	6,784	4,683	2,101	644	234	152	103	155
50-54.....	5,226	3,341	1,885	4,752	3,249	1,503	474	177	122	83	92
55-59.....	3,839	2,314	1,525	3,397	2,233	1,164	442	167	109	85	81
60-64.....	2,286	1,270	1,016	1,948	1,214	734	338	132	95	65	66
65-69.....	1,138	547	591	920	509	411	218	78	58	38	38
70 and over.....	608	254	354	466	243	223	142	67	44	20	11
Negro female.....	41,386	11,905	29,481	22,647	9,893	12,754	18,739	7,153	5,967	3,607	2,012
Under 20.....	6,103	742	5,361	1,543	476	1,067	4,560	2,020	1,561	713	266
20-24.....	8,733	2,161	6,572	4,621	1,696	2,925	4,112	1,528	1,308	811	465
25-29.....	7,435	2,165	5,270	4,426	1,794	2,632	3,009	1,088	958	592	371
30-34.....	6,451	2,293	4,158	4,111	1,960	2,151	2,340	774	720	513	333
35-39.....	4,825	1,722	3,103	3,019	1,488	1,531	1,806	682	531	389	234
40-44.....	3,509	1,274	2,235	2,223	1,121	1,102	1,296	477	394	262	153
45-49.....	2,019	734	1,285	1,287	639	648	732	275	213	149	95
50-54.....	1,216	413	773	753	387	366	463	184	137	86	66
55-59.....	653	223	430	390	199	191	263	87	92	60	24
60-64.....	301	106	195	183	94	89	118	49	39	18	12
65-69.....	108	55	73	68	32	36	40	13	11	15	5
70 and over.....	33	7	26	23	7	16	10	6	3	1	0

uninterruptedly through the months of 1944 and in December 1944 was 20 percent above that in December 1943.

Assets and Liabilities of the System

As is characteristic of the early years of any long-term insurance system which bases eligibility and benefit amounts on wage or contribution history, aggregate contributions toward old-age and survivors insurance have greatly exceeded expenditures. On the other hand, for insured workers and their families who have received monthly benefits and who will continue to receive them for many years, the contribu-

tions paid represent only a small fraction of actual and potential returns on their investment.

By the end of 1944 the assets of the old-age and survivors insurance trust fund had risen to more than \$6 billion. The increase of \$1.2 billion during the year was larger in dollar amount than in any previous year, although it represented the smallest percentage increase since 1940. The average rate of interest on investments of the fund was 2.2 percent at the end of both 1943 and 1944. For data on the types and interest rates of Government securities held by the fund and amounts invested at each rate, see table 28.

The character of the liabilities of the old-age and survivors insurance trust fund is discussed in detail in the Fifth Annual Report of the Board of Trustees of that fund, with estimated disbursements during the next few years on the basis of alternative assumptions concerning economic and other developments. Assuming that the transition from war to peace will occur promptly and with a reasonable minimum of maladjustment, aggregate disbursements during the five fiscal years ending June 1949 are estimated as about \$2.1 billion, and the highest annual disbursement is figured as about \$500 million. On this basis, the trust fund on June 30,

Table 83.—*Workers with wage credits, annual data: All workers, by amount of wage credits, quarters with wage credits, sex, age, and race, 1943*

[3-percent sample; see headnote, table 82]

Wage credits, sex, and race	Workers with wage credits in 1943														
	Total					With wage credits in 4 quarters in 1943					With wage credits in less than 4 quarters in 1943				
	Total	Under 25	25-44	45-64	65 and over	Total	Under 25	25-44	45-64	65 and over	Total	Under 25	25-44	45-64	65 and over
Total, 3-percent sample . . .	1,394,372	396,927	628,886	330,398	38,161	786,769	138,517	398,787	227,013	22,452	607,603	258,410	230,099	103,385	15,709
\$1-199	267,439	138,374	84,340	37,870	6,855	6,333	3,088	1,605	1,222	418	261,106	135,286	82,735	36,648	6,437
200-399	137,480	66,075	46,609	21,294	3,502	18,055	9,406	5,115	2,966	568	119,425	56,669	41,494	18,328	2,934
400-799	185,330	72,734	72,429	34,921	5,246	66,499	27,695	24,026	12,864	1,914	118,831	45,039	48,403	22,057	3,332
800-1,199	160,434	49,305	70,301	35,962	4,666	108,270	35,314	44,946	24,652	3,358	52,164	13,991	25,355	11,310	1,508
1,200-1,599	138,598	31,804	67,416	34,710	4,666	112,527	27,212	53,141	28,225	3,949	26,071	4,592	14,275	6,485	719
1,600-1,999	113,853	16,564	60,183	33,285	3,821	99,542	14,884	51,731	29,488	3,439	14,311	1,680	8,452	3,797	382
2,000-2,399	100,323	9,291	55,432	32,672	2,928	91,807	8,581	50,220	30,281	2,725	8,516	710	5,212	2,391	203
2,400-2,799	83,697	5,337	48,666	27,698	1,996	79,827	5,062	46,333	26,525	1,907	3,870	275	2,333	1,173	89
2,800-2,999	37,425	1,873	22,504	12,302	746	35,413	1,794	21,324	11,597	698	2,012	79	1,180	705	48
3,000	169,793	5,570	101,006	59,684	3,533	168,496	5,481	100,346	59,193	3,476	1,297	89	660	491	57
Male	883,394	199,725	399,784	250,043	33,842	543,766	57,485	280,816	185,069	20,396	339,628	142,240	118,968	64,974	13,446
\$1-199	136,289	75,701	35,677	19,428	5,483	3,092	1,543	574	650	325	133,197	74,158	35,103	18,778	5,158
200-399	69,213	35,436	19,281	11,878	2,918	8,198	4,628	1,696	1,423	451	61,015	30,808	17,585	10,155	2,467
400-799	92,054	35,788	31,953	19,893	4,200	27,096	11,764	7,863	5,990	1,479	64,958	24,024	24,090	13,903	2,941
800-1,199	73,791	17,754	31,022	20,906	4,109	40,868	9,979	15,764	12,442	2,683	32,923	7,775	15,258	8,464	1,426
1,200-1,599	73,070	10,884	33,722	24,199	4,265	53,142	7,829	23,129	18,616	3,568	19,928	3,055	10,593	5,583	697
1,600-1,999	77,269	7,464	38,731	27,425	3,649	64,704	6,114	31,377	23,941	3,272	12,565	1,350	7,354	3,484	377
2,000-2,399	82,818	5,694	44,603	29,664	2,857	74,758	5,058	39,676	27,362	2,662	8,060	636	4,927	2,302	195
2,400-2,799	76,574	4,103	44,146	26,366	1,959	72,803	3,834	41,880	25,218	1,871	3,771	269	2,266	1,148	88
2,800-2,999	35,742	1,603	21,459	11,946	734	33,765	1,525	20,296	11,253	691	1,977	78	1,163	693	43
3,000	166,574	5,298	99,190	58,638	3,448	165,340	5,211	98,561	58,174	3,394	1,234	87	629	464	54
Female	510,978	197,202	229,102	80,355	4,319	243,003	81,032	117,971	41,944	2,056	267,975	116,170	111,131	38,411	2,263
\$1-199	131,150	62,673	48,663	18,442	1,372	3,241	1,545	1,031	572	98	127,909	61,128	47,632	17,870	1,279
200-399	68,267	30,639	27,328	9,716	584	9,857	4,778	3,419	1,543	117	58,410	25,861	23,909	8,173	467
400-799	93,276	36,946	40,476	15,028	826	39,403	15,931	16,163	6,874	435	53,873	21,015	24,313	8,154	391
800-1,199	86,643	31,551	39,279	15,056	757	67,402	25,335	29,182	12,210	675	19,241	6,216	10,097	2,846	82
1,200-1,599	65,528	20,920	33,694	10,511	403	59,385	19,383	30,012	9,609	381	6,143	1,537	3,682	902	22
1,600-1,999	36,584	9,100	21,452	5,860	172	34,838	8,770	20,354	5,547	167	1,746	330	1,098	313	5
2,000-2,399	17,505	3,597	10,829	3,008	77	17,049	3,523	10,544	2,919	68	456	74	285	89	8
2,400-2,799	7,123	1,234	4,520	1,332	31	7,024	1,228	4,453	1,307	56	99	6	67	25	1
2,800-2,999	1,683	270	1,045	356	12	1,648	269	1,028	344	7	55	1	17	12	5
3,000	3,219	272	1,816	1,046	85	3,156	270	1,785	1,019	82	7	2	81	27	5
Negro male	87,082	23,999	42,558	18,779	1,746	45,572	7,535	25,473	11,763	801	41,510	16,464	17,085	7,016	945
\$1-199	20,471	9,886	7,038	3,019	528	606	303	157	118	28	19,865	9,583	6,881	2,901	500
200-399	10,576	4,605	4,005	1,718	248	1,907	929	581	334	68	8,669	3,676	3,424	1,384	185
400-799	15,173	4,857	6,930	3,035	351	7,134	2,432	3,313	1,401	170	8,039	2,425	3,799	1,634	181
800-1,199	13,095	2,308	7,291	3,201	295	10,163	5,619	2,557	236	236	2,932	557	1,672	644	59
1,200-1,599	9,996	1,158	5,969	2,706	163	8,740	997	5,172	2,425	146	1,256	161	797	281	17
1,600-1,999	6,874	539	4,295	1,950	90	6,406	499	3,981	1,838	88	468	40	314	112	2
2,000-2,399	4,864	340	3,089	1,396	59	4,669	328	2,946	1,357	38	195	12	143	59	1
2,400-2,799	2,936	160	1,901	858	17	2,868	152	1,859	840	17	68	8	42	18	0
2,800-2,999	999	60	665	270	4	992	60	660	268	4	7	0	5	0	0
3,000	2,098	85	1,375	626	11	2,087	84	1,367	625	11	7	11	8	1	0
Negro female	41,386	14,836	22,220	4,189	141	11,905	2,903	7,454	1,506	42	29,481	11,933	14,766	2,683	99
\$1-199	18,023	8,223	8,192	1,531	77	363	138	168	47	10	17,660	8,085	8,024	1,484	67
200-399	7,902	2,857	4,252	765	28	1,374	488	738	143	5	6,528	2,369	3,514	622	23
400-799	8,564	2,324	5,195	1,029	16	4,421	1,138	2,701	575	7	4,143	1,186	2,494	454	9
800-1,199	4,371	905	2,882	570	14	3,521	677	2,357	473	14	850	228	525	97	0
1,200-1,599	1,519	307	1,016	193	5	1,285	255	856	171	3	234	52	160	22	0
1,600-3,000	1,007	220	683	101	3	941	207	634	97	3	66	13	49	4	0

1944, amounted to 10 times the highest expected annual disbursement during the ensuing 5-year period. Under the alternative assumption that reconversion to a peacetime economy is slower and entails more severe economic consequences, it is estimated that aggregate disbursements during the 5 years following June 1944 will total about \$2.4 billion and that the highest annual disbursement will be about \$700 million. In this case, the trust fund on June 30, 1944, amounted to about 8 times

the highest expected annual expenditure.

A long-term view of the adequacy of trust fund assets already accumulated in relation to future benefit liabilities is somewhat less favorable. It is expected that disbursements from the fund will increase from 15 to 25 times the 1944 volume during the next several decades. On the basis of low-cost assumptions for eligibility, retirement, mortality, and benefit levels, the estimated average expenditures from the beginning of

the system to the end of this century might require 4 percent of covered pay rolls; using high-cost assumptions, the average might be 7 percent. At the end of the calendar year 1944 the assets of the fund were an estimated \$6.5 billion below what they would have been if collections had been made since 1937 on a 4-percent level-cost basis, and more than \$16 billion below the amount which would have been reached with collections on a 7-percent level-cost basis.

Table 84.—*Workers with wage credits, annual data: Workers with previous wage credits, by amount of wage credits, quarters with wage credits, sex, age, and race, 1943*

[3-percent sample; see headnote, table 82]

Wage credits, sex, and race	Workers with previous wage credits														
	Total					With wage credits in 4 quarters in 1943					With wage credits in less than 4 quarters in 1943				
	Total	Under 25	25-44	45-64	65 and over	Total	Under 25	25-44	45-64	65 and over	Total	Under 25	25-44	45-64	65 and over
Total, 3-percent sample.....	1,174,929	277,152	571,656	293,625	32,496	757,871	126,078	389,627	220,578	21,588	417,058	151,074	182,029	73,047	10,908
\$1-199.....	156,981	69,756	59,886	22,979	4,360	5,094	2,222	1,420	1,061	391	151,887	67,534	58,466	21,918	3,969
200-399.....	95,222	41,512	36,311	14,911	2,488	14,848	7,184	4,533	2,627	504	80,374	34,328	31,778	12,284	1,984
400-799.....	148,860	54,800	61,903	27,940	4,217	58,486	23,267	21,972	11,516	1,731	90,374	31,533	39,931	16,424	2,486
800-1,199.....	145,144	43,622	64,941	32,245	4,336	101,540	32,447	42,754	23,182	3,157	43,604	11,175	22,187	9,063	1,179
1,200-1,599.....	131,572	29,954	64,473	32,752	4,393	108,664	26,047	51,604	27,213	3,800	22,908	3,907	12,869	5,539	593
1,600-1,999.....	110,194	15,883	58,500	32,148	3,663	97,113	14,364	50,670	28,751	3,328	13,081	1,519	7,830	3,397	335
2,000-2,399.....	98,339	9,031	54,507	31,941	2,860	90,283	8,368	49,528	29,715	2,672	8,056	663	4,979	2,226	188
2,400-2,799.....	82,653	5,236	48,190	27,274	1,953	78,974	4,972	45,953	26,177	1,872	3,679	264	2,237	1,097	81
2,800-2,999.....	37,097	1,845	22,336	12,177	739	35,146	1,773	21,181	11,499	693	1,951	72	1,155	678	46
3,000.....	168,867	5,513	100,609	59,258	3,487	167,723	5,434	100,012	58,837	3,440	1,144	79	597	421	47
Male.....	791,395	144,687	384,253	233,232	29,223	531,048	51,933	277,980	181,499	19,636	260,347	92,754	106,273	51,733	9,587
\$1-199.....	91,073	43,787	29,773	13,899	3,614	2,492	1,068	540	581	303	88,581	42,719	29,233	13,318	3,311
200-399.....	52,165	24,038	16,981	9,036	2,110	6,807	3,493	1,596	1,314	404	45,358	20,545	15,385	7,722	1,706
400-799.....	77,507	27,585	29,394	16,728	3,535	24,163	9,777	7,517	5,533	1,336	53,344	18,073	21,877	11,195	2,199
800-1,199.....	67,431	15,380	29,492	18,930	3,629	38,552	8,931	15,310	11,803	2,508	28,879	6,449	14,182	7,127	1,121
1,200-1,599.....	69,659	10,057	32,692	22,912	3,998	51,493	7,358	22,704	18,005	3,426	18,166	2,699	9,988	4,907	572
1,600-1,999.....	75,167	7,156	37,919	26,595	3,497	63,451	5,894	30,952	23,438	3,167	11,716	1,262	6,967	3,157	330
2,000-2,399.....	81,440	5,548	44,041	29,060	2,791	73,758	4,948	39,294	26,906	2,610	7,682	600	4,747	2,154	181
2,400-2,799.....	75,750	4,037	43,500	25,996	1,917	72,150	3,779	41,617	24,917	1,837	3,600	258	2,183	1,079	80
2,800-2,999.....	35,471	1,582	21,329	11,831	729	33,549	1,511	20,189	11,163	686	1,922	71	1,140	668	43
3,000.....	165,732	5,252	98,832	58,245	3,403	164,633	5,174	98,261	57,839	3,359	1,099	78	571	406	44
Female.....	383,534	132,465	187,403	60,393	3,273	226,823	74,145	111,647	39,079	1,952	156,711	58,320	75,756	21,314	1,321
\$1-199.....	65,908	25,969	30,113	9,080	746	2,602	1,154	880	480	88	63,306	24,815	29,233	8,600	658
200-399.....	43,057	17,474	19,330	5,875	378	8,041	3,691	2,937	1,313	100	35,016	13,783	16,393	4,562	278
400-799.....	71,353	26,950	32,509	11,212	682	34,323	13,490	14,455	5,983	395	37,030	13,460	18,054	5,229	287
800-1,199.....	77,713	28,242	35,449	13,315	707	62,988	23,516	27,444	11,379	649	14,725	4,726	8,005	1,936	58
1,200-1,599.....	61,913	19,897	31,781	9,840	395	57,171	18,689	28,900	9,208	374	4,742	1,208	2,881	632	21
1,600-1,999.....	35,027	8,727	20,581	5,553	166	33,662	8,470	19,718	5,313	161	1,365	257	863	240	6
2,000-2,399.....	16,899	3,483	10,466	2,881	69	16,525	3,420	10,234	2,809	62	374	63	232	72	7
2,400-2,799.....	6,903	1,199	4,390	1,278	36	6,824	1,193	4,336	1,260	55	79	6	54	18	1
2,800-2,999.....	1,626	263	1,007	346	10	1,597	262	992	336	7	29	1	15	10	3
3,000.....	3,135	261	1,777	1,013	84	3,090	260	1,751	998	81	45	1	26	15	3
Negro male.....	75,536	17,310	39,959	16,881	1,386	44,061	6,862	25,068	11,379	752	31,475	10,448	14,891	5,502	634
\$1-199.....	13,777	5,499	5,756	2,187	335	501	220	149	108	24	13,276	5,279	5,607	2,079	311
200-399.....	8,538	3,354	3,576	1,414	194	1,693	764	557	312	60	6,845	2,590	3,019	1,102	134
400-799.....	13,511	4,037	6,519	2,666	289	6,650	2,157	3,034	1,304	155	6,861	1,880	3,485	1,362	134
800-1,199.....	12,541	2,159	7,090	3,025	267	9,880	1,663	5,526	2,469	222	2,661	496	1,564	556	46
1,200-1,599.....	9,691	1,103	5,832	2,606	150	8,542	955	5,089	2,357	141	1,149	148	743	249	9
1,600-1,999.....	6,723	522	4,230	1,887	84	6,299	487	3,943	1,786	83	424	85	287	101	1
2,000-2,399.....	4,784	332	3,050	1,367	55	4,602	322	2,914	1,331	55	182	10	136	36	0
2,400-2,799.....	2,893	158	1,879	839	17	2,834	150	1,842	825	17	59	8	37	14	0
2,800-2,999.....	993	60	662	267	4	986	60	657	265	4	7	0	5	2	0
3,000.....	2,085	86	1,365	623	11	2,074	84	1,357	622	11	11	2	8	1	0
Negro female.....	22,647	6,164	13,779	2,613	91	9,893	2,172	6,363	1,319	59	12,754	3,992	7,416	1,294	52
\$1-199.....	7,039	2,445	3,841	705	48	249	76	128	36	9	6,790	2,369	3,713	669	59
200-399.....	4,270	1,299	2,526	431	14	1,028	327	577	120	4	3,242	972	1,949	311	10
400-799.....	5,800	1,375	3,670	745	10	3,620	838	2,277	498	7	2,180	537	1,393	247	3
800-1,199.....	3,463	631	2,344	474	14	3,052	542	2,074	422	14	411	89	270	52	0
1,200-1,599.....	1,243	243	829	168	3	1,138	221	759	155	3	105	22	70	13	0
1,600-3,000.....	832	171	569	90	2	806	168	548	88	2	26	3	21	2	0

Technical Note

Claims and Benefits

Data on individual benefits relating to awards, adjustments, terminations, total benefits in force, and benefits withheld, by reason for withholding, are obtained on a 100-percent basis for each type of benefit separately and are presented either in detailed distributions by sex, age, and race (table 79) or in summary form (tables 80 and 81).

Data relating to the characteristics of insured workers represented in awarded claims and to family benefits (all awards based on a worker's wage record) have been obtained from a 20-percent random sample of all awards in each year beginning

with 1942. Similar data were obtained on a 100-percent basis for awards in 1940 and 1941. These data provide information not obtained from the statistical records of individual benefits—such as sex, date of death, insured status, marital status, type of entitlement (initial or subsequent), family classification of beneficiaries (tables 37–39, 45–47, and 53), and monthly amount of family benefits awarded at initial entitlement (table 40).

Information on family benefits in force at the end of 1944 (tables 64 and 65) have been obtained by tabulating a 20-percent random sample of all individual benefits in force on

December 31, 1944. Data on family benefits for 1943, the only other year for which information is available on a similar basis, appear in the *Social Security Bulletin* (Vol. 7, October 1944, pp. 28–29).

Individual benefits on a 100-percent basis provided the grand totals and many of the detailed distributions and classifications from which the corresponding totals and distributions for family benefits were determined. It is therefore believed that information can be presented uniformly on a 100-percent basis in all tables without introduction of significant error. In tables showing inflated sample data, all figures determined from sample cells which contain less than 100 workers have been italicized.

Table 85.—*Workers with wage credits, annual data: New entrants, by amount of wage credits, quarters with wage credits, sex, age, and race, 1943*

[3-percent sample; see headnote, table 82]

Wage credits, sex, and race	New entrants														
	Total					With wage credits in 4 quarters in 1943					With wage credits in less than 4 quarters in 1943				
	Total	Under 25	25–44	45–64	65 and over	Total	Under 25	25–44	45–64	65 and over	Total	Under 25	25–44	45–64	65 and over
Total, 3-percent sample.....	219, 443	119, 775	57, 230	36, 773	5, 665	28, 898	12, 439	9, 160	6, 435	864	190, 545	107, 336	48, 070	30, 338	4, 801
\$1–199.....	110, 458	68, 618	24, 454	14, 891	2, 495	1, 239	866	185	161	27	109, 219	67, 752	24, 269	14, 730	2, 468
200–399.....	42, 258	24, 563	10, 298	6, 383	1, 014	3, 207	2, 222	582	339	64	39, 051	22, 341	9, 716	6, 044	950
400–799.....	36, 470	17, 934	10, 526	6, 981	1, 029	8, 013	4, 428	2, 054	1, 348	183	28, 457	13, 506	8, 472	5, 633	846
800–1,199.....	15, 299	5, 683	5, 360	3, 717	530	6, 730	2, 867	2, 192	1, 470	201	8, 560	2, 816	3, 168	2, 247	329
1,200–1,599.....	7, 026	1, 850	2, 943	1, 958	275	3, 863	1, 165	1, 537	1, 012	149	3, 163	685	1, 406	946	126
1,600–1,999.....	3, 659	681	1, 683	1, 137	158	2, 429	520	1, 091	737	111	1, 230	161	622	400	47
2,000–2,399.....	1, 984	260	925	731	68	1, 524	213	692	566	53	460	47	233	165	15
2,400–2,799.....	1, 044	101	476	424	43	853	90	380	348	35	191	11	96	76	8
2,800–2,999.....	328	28	168	125	7	267	21	143	98	6	61	7	25	27	2
3,000.....	926	57	397	426	46	773	47	334	356	36	153	10	63	70	10
Male.....	91, 999	55, 038	15, 531	16, 811	4, 619	12, 718	5, 552	2, 836	3, 570	760	79, 281	49, 486	12, 695	13, 241	3, 859
\$1–199.....	45, 216	31, 914	5, 904	5, 529	1, 869	600	475	34	69	22	44, 616	31, 439	5, 870	5, 460	1, 847
200–399.....	17, 048	11, 398	2, 300	2, 542	808	1, 391	1, 135	100	109	47	15, 657	10, 263	2, 200	2, 433	761
400–799.....	14, 547	7, 938	2, 559	3, 165	885	2, 933	1, 987	346	457	143	11, 614	5, 951	2, 213	2, 708	742
800–1,199.....	6, 360	2, 374	1, 530	1, 976	480	2, 316	1, 048	454	639	175	4, 044	1, 326	1, 076	1, 337	305
1,200–1,599.....	3, 411	827	1, 030	1, 287	267	1, 649	471	425	611	142	1, 762	356	605	676	125
1,600–1,999.....	2, 102	308	812	830	152	1, 253	220	425	503	105	849	83	387	327	47
2,000–2,399.....	1, 378	146	562	604	66	1, 000	110	382	456	52	378	36	180	148	14
2,400–2,799.....	824	66	346	370	42	653	55	263	301	34	171	11	83	69	8
2,800–2,999.....	271	21	130	115	6	216	14	107	90	6	55	7	23	25	0
3,000.....	842	46	358	393	45	707	37	300	335	35	135	9	58	58	10
Female.....	127, 444	64, 737	41, 699	19, 962	1, 046	16, 180	6, 887	6, 324	2, 865	104	111, 264	57, 850	35, 375	17, 097	942
\$1–199.....	65, 242	36, 704	18, 550	9, 362	626	639	391	151	92	5	64, 603	36, 313	18, 399	9, 270	621
200–399.....	25, 210	13, 165	7, 998	3, 841	206	1, 816	1, 087	482	230	17	23, 394	12, 078	7, 516	3, 611	189
400–799.....	21, 923	9, 996	7, 967	3, 816	144	5, 080	2, 441	1, 708	891	40	16, 843	7, 555	6, 259	2, 925	104
800–1,199.....	8, 930	3, 309	3, 830	1, 741	60	4, 414	1, 819	1, 738	831	26	4, 516	1, 490	2, 092	910	24
1,200–1,599.....	3, 615	1, 023	1, 913	1, 671	80	2, 214	694	1, 112	401	7	1, 401	329	801	270	1
1,600–1,999.....	1, 557	373	871	307	6	1, 176	300	636	234	6	381	73	235	73	0
2,000–2,399.....	606	114	363	127	2	524	103	310	110	1	82	11	53	17	1
2,400–2,799.....	220	35	130	54	1	200	55	117	47	1	20	0	13	7	0
2,800–2,999.....	67	7	38	10	2	51	7	36	8	0	6	0	2	2	0
3,000.....	84	11	39	33	1	66	10	34	21	1	18	1	6	12	0
Negro male.....	11, 546	6, 689	2, 599	1, 898	360	1, 511	673	405	384	49	10, 035	6, 016	2, 194	1, 514	311
\$1–199.....	6, 694	4, 387	1, 282	832	193	105	83	8	10	2	6, 589	4, 304	1, 274	822	189
200–399.....	2, 038	1, 251	429	304	54	214	165	24	22	3	1, 824	1, 086	405	282	51
400–799.....	1, 662	820	411	369	62	484	275	97	97	15	1, 178	545	314	272	47
800–1,199.....	554	149	201	176	28	283	88	98	88	14	271	61	108	88	14
1,200–1,599.....	305	55	137	100	15	198	42	83	68	6	107	13	54	32	8
1,600–3,000.....	293	27	139	117	10	227	20	100	99	8	66	7	39	18	2
Negro female.....	18, 739	8, 672	8, 441	1, 576	60	2, 012	731	1, 091	187	3	16, 727	7, 941	7, 350	1, 389	47
\$1–199.....	10, 984	5, 778	4, 351	826	29	114	62	40	11	1	10, 870	5, 716	4, 311	815	28
200–399.....	3, 632	1, 558	1, 726	334	14	346	161	161	23	1	3, 286	1, 397	1, 565	311	13
400–799.....	2, 764	949	1, 525	284	6	801	300	424	77	0	1, 963	649	1, 101	207	6
800–1,199.....	908	274	538	96	0	469	135	283	61	0	439	139	255	45	0
1,200–1,599.....	276	64	187	25	0	147	54	97	16	0	129	80	90	9	0
1,600–3,000.....	175	49	114	11	1	135	39	86	9	1	40	10	28	2	0

Workers and Their Wage Credits

Each year the Bureau of Old-Age and Survivors Insurance tabulates two types of detailed wage and employment data which provide a basis not only for analyzing the operations of the program but also for general analysis of trends in employment, wage payments, employee turn-over, etc. One set of tabulations deals with annual data covering only a single year, while the other presents cumulative work-history data covering a number of years beginning with 1937. Because of processing and tabulating procedures, there is a time lag in presenting data for the current year. Thus, this year, detailed annual data are presented for 1943 and work-history data for 1937-43. The character of these data was explained in some detail in the 1943 YEARBOOK. In addition to some of the usual qualifications of the data, such as coverage limitations of the act and the exclusion of nontaxable pay rolls, both the annual wage and employment and the continuous work-history tabulations presented this year differ in important respects from those of last year.

Annual Data

Industry.—For the first time since 1939, data are presented by the industry group in which the worker was employed. The names of the industry groups are given in table 91 and described in greater detail in the Social Security Board Industrial Classification Code. Tables 91 through 107 classify workers by principal industry group in which they were last employed in 1943. The last industry of a worker was determined from the last quarterly wage report filed by the employer for the worker. This quarterly wage report was classified by industry on the basis of information on the nature of business provided by covered employers since the fall of 1942. Reports from employers operating in more than one industry were classified by the industry of the establishment. If two or more wage reports were filed for a worker in the last quarter in which he was employed, the industry was selected mechanically on the basis of the first wage card in the file for that quarter. Since there is no prescribed sequence for filing quarterly wage cards, it cannot be presumed

that the last industry was actually tabulated for all workers. Data on the proportion of workers with multi-wage reports for a single quarter and tests on the probability of occurrence of multi-wage reports in the last quarter in which the worker was employed, however, indicate that only in an insignificant proportion of cases was the worker's last industry not selected by this method.

Data on 1943 wage credits, by last industry of employment in 1943, are shown separately for single-employer

workers (tables 91-96) and for multi-employer workers (tables 96-101). With minor exceptions, single-employer workers were also single-industry workers in 1943, and their wage credits, by industry, represent an actual industrial distribution of such wage credits. Many of the multi-employer workers, on the other hand, worked in more than one industry in 1943; since all their 1943 wage credits were assigned to the last industry in which they were employed during the year, their wage

Table 86.—*Workers with wage credits, annual data: Estimated number of workers and total and average wage credits, by State of last employment and State of employment during year, 1943*

State	State of last employment ¹			State of employment during year ²		
	Workers with wage credits (in thousands)	Wage credits in year (in thousands)	Average wage credits	Workers with wage credits (in thousands)	Wage credits in year (in thousands)	Average wage credits
Total.....	48,579	\$61,764,000	\$1,271	48,579	\$61,764,000	\$1,271
Alabama.....	753	702,664	933	869	719,505	828
Alaska.....	39	58,658	1,504	52	59,846	1,151
Arizona.....	172	183,072	1,064	218	179,301	822
Arkansas.....	347	241,845	697	431	253,903	589
California.....	3,799	5,190,500	1,366	4,187	5,153,954	1,231
Colorado.....	336	342,548	1,019	390	338,944	869
Connecticut.....	929	1,524,799	1,641	1,022	1,532,567	1,500
Delaware.....	156	223,109	1,430	199	201,093	1,011
District of Columbia.....	304	322,719	1,062	380	324,575	854
Florida.....	711	645,814	908	808	626,162	775
Georgia.....	908	735,096	810	1,021	726,351	711
Hawaii.....	119	141,924	1,193	128	155,300	1,213
Idaho.....	118	119,820	1,015	145	115,631	797
Illinois.....	3,399	4,613,232	1,357	3,802	4,638,117	1,220
Indiana.....	1,405	1,867,952	1,330	1,573	1,874,675	1,192
Iowa.....	573	554,550	968	632	551,019	872
Kansas.....	464	506,124	1,091	595	537,789	904
Kentucky.....	562	558,863	994	658	544,879	828
Louisiana.....	646	620,616	961	736	624,125	848
Maine.....	323	384,537	1,191	347	379,782	1,094
Maryland.....	834	1,109,870	1,331	970	1,114,794	1,149
Massachusetts.....	1,868	2,529,181	1,354	2,000	2,531,190	1,266
Michigan.....	2,545	4,167,671	1,638	2,751	4,158,419	1,512
Minnesota.....	753	867,002	1,151	824	852,749	1,035
Mississippi.....	342	221,481	648	424	226,033	533
Missouri.....	1,270	1,415,306	1,114	1,436	1,383,762	964
Montana.....	113	131,769	1,166	128	129,012	1,008
Nebraska.....	293	282,243	963	355	294,409	829
Nevada.....	53	60,904	1,149	87	67,196	772
New Hampshire.....	170	184,405	1,085	190	181,693	956
New Jersey.....	1,893	2,866,142	1,514	2,198	2,849,451	1,296
New Mexico.....	102	85,393	837	129	84,135	652
New York.....	6,063	8,441,921	1,392	6,714	8,398,571	1,251
North Carolina.....	897	740,930	826	1,018	757,212	744
North Dakota.....	75	53,550	714	91	52,096	572
Ohio.....	3,005	4,380,817	1,458	3,283	4,400,496	1,340
Oklahoma.....	538	518,218	963	635	518,233	816
Oregon.....	506	725,548	1,434	601	706,484	1,176
Pennsylvania.....	3,829	5,356,428	1,399	4,159	5,413,535	1,302
Rhode Island.....	340	464,530	1,366	380	473,466	1,246
South Carolina.....	487	370,366	761	551	368,050	668
South Dakota.....	93	71,194	766	113	72,436	641
Tennessee.....	857	775,568	905	1,003	777,163	775
Texas.....	2,005	1,982,825	989	2,201	1,966,889	894
Utah.....	200	221,385	1,107	243	219,346	903
Vermont.....	98	103,239	1,053	116	102,632	885
Virginia.....	793	746,047	941	941	764,548	812
Washington.....	894	1,258,607	1,408	1,070	1,251,939	1,170
West Virginia.....	511	663,555	1,299	584	655,923	1,157
Wisconsin.....	1,034	1,363,125	1,318	1,117	1,370,693	1,227
Wyoming.....	55	66,338	1,206	74	63,927	864

¹ Workers and total wage credits in year assigned to State in which last employed in 1943. State of last employment determined from last quarterly employer report in file for worker. Because of workers employed in more than 1 State during year, this allocation understates number of workers with wage credits during year and overstates actual average annual wage credits per worker in each State. However, it yields unduplicated count of workers and actual average wage credits per individual classified by his State of last employment. Based on 3-percent sample of workers with wage credits.

² For single-State workers, State of employment during year same as State of last employment. Multistate workers counted individually in each State in which employed at some time during year, on basis of individual quarterly employer reports. Wage credits of multistate workers in each State included as wages earned in that State. United States total adjusted for duplication in count of workers because multistate workers counted in more than 1 State. Data for multistate workers based on 1-percent sample combined with 3-percent sample data for both single and multistate workers.

credits do not accurately reflect the industrial distribution of their wage credits.

State.—The method of coding State also differs this year. While last year the worker's State was generally determined on the basis of an employer report covering the third quarter of the year, the 1943 tabulations by State allocate a worker to his State of last employment in the year. As in coding last industry, the method of selecting the last State is based on the employer's report and is believed to be highly representative of the last State in which the worker was actually employed during 1943.

The problem of presenting the number of workers who were employed in a State at some time during the year and their corresponding wage credits was solved this year by

a special tabulation of wage and employment data. Differences between the data derived on the basis of State of last employment in 1943 and State of employment during 1943 are presented in table 86. In all other State tables the data are presented by State of last employment with separate groupings of single and multistate workers, so that the wage data for the single-State workers represent the actual earnings of such workers in that State.

Age, sex, and race adjustment.—This year, the annual data by age do not show workers of unknown age. These cases, which numbered only 1,638 in the 3-percent sample of 1,394,372, were arbitrarily allocated among the age groups with the largest numbers of workers.

Cases with unknown sex or race,

involving only 2,479 workers in the 3-percent sample, were also allocated. When sex was unknown, the cases were included with males; when race was unknown, with whites; and when both race and sex were unknown, with white males.

Quarters of employment.—Significant differences exist also in the tabulated data by quarters with wage credits in 1943 as compared with the data prior to 1943. Distributions, by quarter, of workers employed in years before 1943 were unadjusted for workers employed in a given quarter but not reported with wages because they had already received \$3,000 in previous quarters of the year. For 1943, all workers with \$3,000 or more in reported wages were deemed to have been employed in quarters following that for which

Table 87.—*Workers with wage credits, annual data: Percentage distribution of all workers, workers with previous wage credits, and new entrants, by age and State of last employment, 1943*

[3-percent sample; see headnote, table 82]

State	All workers					Workers with previous wage credits					New entrants				
	Total	Under 25	25-44	45-64	65 and over	Total	Under 25	25-44	45-64	65 and over	Total	Under 25	25-44	45-64	65 and over
Total.....	100.0	28.5	45.1	23.7	2.7	100.0	23.6	48.6	25.0	2.8	100.0	54.5	26.1	16.8	2.6
Alabama.....	100.0	31.7	49.1	17.7	1.5	100.0	25.3	54.1	19.1	1.5	100.0	60.2	26.7	11.7	1.4
Alaska.....	100.0	18.9	52.7	25.1	3.3	100.0	15.0	55.4	26.3	3.3	100.0	46.0	34.0	16.7	3.3
Arizona.....	100.0	32.1	45.3	20.4	2.2	100.0	26.1	50.4	21.4	2.1	100.0	54.7	26.3	16.4	2.6
Arkansas.....	100.0	31.4	45.9	20.3	2.4	100.0	24.5	51.0	22.0	2.5	100.0	51.9	30.7	15.2	2.2
California.....	100.0	26.6	46.8	24.0	2.6	100.0	23.3	49.8	24.4	2.5	100.0	46.1	28.9	21.4	3.6
Colorado.....	100.0	31.0	42.2	23.8	3.0	100.0	26.0	45.6	25.4	3.0	100.0	54.6	26.0	16.5	2.9
Connecticut.....	100.0	26.1	44.0	26.5	3.4	100.0	23.6	46.1	26.8	3.5	100.0	49.1	25.0	23.7	2.2
Delaware.....	100.0	25.1	49.9	22.3	2.7	100.0	21.7	52.6	22.9	2.8	100.0	47.7	32.3	18.1	1.9
District of Columbia.....	100.0	28.8	50.3	18.7	2.2	100.0	24.1	53.7	19.9	2.3	100.0	51.9	33.4	12.9	1.8
Florida.....	100.0	30.6	46.8	20.1	2.5	100.0	25.9	50.4	21.3	2.4	100.0	54.4	28.7	14.1	2.8
Georgia.....	100.0	34.6	48.2	15.8	1.4	100.0	28.1	53.4	17.1	1.4	100.0	60.4	27.3	10.9	1.4
Hawaii.....	100.0	38.6	45.4	14.6	1.4	100.0	34.8	48.6	15.1	1.5	100.0	67.4	20.6	11.1	1.0
Idaho.....	100.0	31.5	42.6	23.2	2.7	100.0	24.9	47.9	24.5	2.7	100.0	53.8	24.6	19.0	2.6
Illinois.....	100.0	26.6	44.9	25.7	2.8	100.0	22.1	48.3	26.9	2.7	100.0	52.0	25.7	19.3	3.0
Indiana.....	100.0	28.9	45.0	23.1	3.0	100.0	23.5	49.3	24.3	2.9	100.0	56.5	22.7	17.3	3.5
Iowa.....	100.0	31.3	40.5	24.5	3.7	100.0	25.1	45.2	26.1	3.6	100.0	56.0	22.0	17.9	4.1
Kansas.....	100.0	32.0	42.2	22.7	3.1	100.0	27.0	46.4	23.9	2.7	100.0	53.1	24.5	17.6	4.8
Kentucky.....	100.0	29.5	45.9	22.0	2.6	100.0	22.4	50.7	24.2	2.7	100.0	59.1	25.8	12.9	2.2
Louisiana.....	100.0	31.6	47.7	19.0	1.7	100.0	24.8	52.5	20.9	1.8	100.0	58.3	28.9	11.6	1.2
Maine.....	100.0	28.8	39.7	26.7	4.8	100.0	23.1	43.0	29.0	4.9	100.0	62.3	20.5	13.3	3.9
Maryland.....	100.0	30.7	46.8	20.4	2.1	100.0	26.5	49.9	21.5	2.1	100.0	58.0	26.0	13.5	2.5
Massachusetts.....	100.0	27.4	41.0	27.8	3.8	100.0	24.4	43.0	28.7	3.9	100.0	57.6	20.1	19.8	2.5
Michigan.....	100.0	27.7	46.0	23.9	2.4	100.0	23.2	49.3	25.3	2.2	100.0	51.5	28.6	17.0	2.9
Minnesota.....	100.0	29.5	41.8	25.5	3.2	100.0	23.3	46.5	27.2	3.0	100.0	54.7	22.5	18.8	4.0
Mississippi.....	100.0	34.4	48.3	15.7	1.6	100.0	26.8	54.4	17.2	1.6	100.0	57.3	30.0	11.0	1.7
Missouri.....	100.0	28.9	44.7	23.5	2.9	100.0	23.5	48.9	24.8	2.8	100.0	52.9	26.5	17.5	3.1
Montana.....	100.0	30.0	40.9	25.4	3.7	100.0	20.8	47.4	28.3	3.5	100.0	59.6	20.4	15.8	4.2
Nebraska.....	100.0	32.7	40.1	23.8	3.4	100.0	26.8	44.6	25.5	3.1	100.0	56.5	22.4	16.6	4.5
Nevada.....	100.0	24.2	45.0	27.4	3.4	100.0	20.2	47.6	28.7	3.5	100.0	44.1	31.9	20.9	3.1
New Hampshire.....	100.0	26.7	40.2	28.9	4.2	100.0	23.1	42.4	30.1	4.4	100.0	64.6	16.4	16.9	2.1
New Jersey.....	100.0	26.7	45.8	24.8	2.7	100.0	23.4	48.1	25.6	2.9	100.0	50.9	27.6	19.8	1.7
New Mexico.....	100.0	34.6	45.0	18.0	2.4	100.0	26.0	52.0	19.7	2.3	100.0	62.9	22.0	12.3	2.8
New York.....	100.0	25.4	44.7	26.9	3.0	100.0	21.3	47.5	28.0	3.2	100.0	49.7	28.4	20.4	1.5
North Carolina.....	100.0	33.7	48.5	16.4	1.4	100.0	27.1	53.7	17.8	1.4	100.0	63.8	25.1	9.8	1.3
North Dakota.....	100.0	36.3	39.4	21.0	3.3	100.0	25.8	47.6	23.2	3.4	100.0	62.9	18.7	15.4	3.0
Ohio.....	100.0	27.7	44.1	25.2	3.0	100.0	22.4	47.8	26.8	3.0	100.0	56.0	24.5	16.5	3.0
Oklahoma.....	100.0	31.6	45.4	21.0	2.0	100.0	23.6	51.4	23.0	2.0	100.0	56.1	27.3	14.7	1.9
Oregon.....	100.0	24.0	44.5	27.5	4.0	100.0	19.7	47.8	28.8	3.7	100.0	45.5	28.3	20.8	5.4
Pennsylvania.....	100.0	27.9	43.7	25.2	3.2	100.0	22.4	47.4	26.9	3.3	100.0	60.8	21.9	14.7	2.6
Rhode Island.....	100.0	26.9	42.1	27.1	3.9	100.0	23.3	44.8	27.8	4.1	100.0	58.0	19.3	20.8	1.9
South Carolina.....	100.0	35.0	48.6	15.1	1.3	100.0	29.0	53.4	16.2	1.4	100.0	64.0	25.1	9.8	1.1
South Dakota.....	100.0	38.4	37.8	20.9	2.9	100.0	30.4	43.5	23.3	2.8	100.0	62.1	20.8	13.8	3.3
Tennessee.....	100.0	31.6	48.8	17.8	1.8	100.0	25.6	53.3	19.3	1.8	100.0	56.9	29.3	11.9	1.9
Texas.....	100.0	32.7	46.7	19.0	1.6	100.0	26.8	51.2	20.5	1.5	100.0	57.6	27.9	12.7	1.8
Utah.....	100.0	33.1	43.1	21.1	2.7	100.0	27.5	47.4	22.4	2.7	100.0	62.4	20.7	14.1	2.8
Vermont.....	100.0	28.1	41.8	24.8	5.3	100.0	22.2	45.7	26.2	5.9	100.0	57.6	22.4	17.8	2.2
Virginia.....	100.0	33.8	46.5	17.7	2.0	100.0	28.1	50.6	19.2	2.1	100.0	64.9	23.9	9.7	1.5
Washington.....	100.0	26.9	44.5	25.3	3.3	100.0	23.3	47.5	26.1	3.1	100.0	46.8	28.3	20.5	4.4
West Virginia.....	100.0	26.0	47.3	24.2	2.5	100.0	20.2	51.6	25.7	2.5	100.0	60.3	21.7	15.2	2.8
Wisconsin.....	100.0	26.9	43.8	26.0	3.3	100.0	22.5	47.1	27.1	3.3	100.0	51.3	25.1	20.0	3.6
Wyoming.....	100.0	32.1	40.4	25.3	2.2	100.0	21.5	47.8	28.4	2.8	100.0	61.4	20.0	16.8	1.8

they were last reported. Thus the data are comparable with corresponding continuous work-history data showing distributions by quarters of coverage, since quarters of coverage (quarters with wages of \$50 or more) are also deemed to have occurred in quarters after the one in which \$3,000 in wage credits had been received in a calendar year.

Cut-off date.—As in previous years, the tabulated data by quarters of employment and other classifications are unadjusted for wage credits reported or processed after the cut-off date for the tabulation, July 31, 1944. These additional wage credits would increase the number of quarters with wage credits and thus the proportion of 4-quarter workers. They also

would increase the total number of workers and total amount of wage credits, although the average wage per worker would be either increased or reduced. Table 70 presents the distributions of workers by quarters of employment, adjusted for both the \$3,000 provision discussed above and for items excluded from the tabulations because of the cut-off date. The same table and table 73 also show estimated adjusted totals of workers and wage credits during specific years, including wages and employment reflected in employer reports received or processed after the cut-off date for tabulation.

Work-History Data

Inclusions and exclusions.—The

principal difference between the 1937-43 data presented this year and the 1937-42 data presented in the 1943 YEARBOOK lies in the inclusion this year of all workers with wage credits at any time during 1937-43, regardless of death or entitlement to benefits. Last year, data were presented only for workers who had not been entitled to benefits, namely, those on whose accounts no benefits had been awarded. Since the majority of workers on whose accounts benefits had been awarded—except those for whom lump-sum payments had been made under the 1935 provisions—were all insured at the time of death or entitlement, exclusion of this group had the effect of reducing the number and proportion of work-

Table 88.—*Workers with wage credits, annual data: Average wage credits of all and single-State workers, by sex, race, and State of last employment, 1943*

[3-percent sample; see headnote, table 82]

State ¹	All workers									Single-State workers								
	Total			Male			Female			Total			Male			Female		
	Total	White	Negro	Total	White	Negro	Total	White	Negro	Total	White	Negro	Total	White	Negro	Total	White	Negro
Total.....	\$1,279	\$1,332	\$757	\$1,567	\$1,638	\$922	\$780	\$813	\$409	\$1,266	\$1,319	\$725	\$1,557	\$1,625	\$894	\$776	\$810	\$400
Alabama.....	949	1,071	653	1,111	1,290	747	536	606	255	929	1,050	644	1,088	1,261	742	533	607	251
Alaska.....	1,461	1,465	499	1,605	1,611	499	712	712	2	1,132	1,133	125	1,268	1,270	125	587	587	2
Arizona.....	1,066	1,083	706	1,302	1,320	929	560	576	232	998	1,017	576	1,231	1,248	803	497	513	209
Arkansas.....	703	773	481	819	928	537	427	460	240	661	728	451	771	874	507	412	447	228
California.....	1,373	1,387	1,033	1,686	1,703	1,275	873	882	663	1,372	1,386	980	1,691	1,706	1,241	872	881	655
Colorado.....	1,023	1,029	768	1,261	1,269	917	641	643	612	1,011	1,016	753	1,246	1,253	929	634	637	494
Connecticut.....	1,654	1,670	1,223	1,984	2,002	1,502	1,115	1,128	753	1,661	1,675	1,237	1,996	2,010	1,563	1,116	1,129	756
Delaware.....	1,430	1,516	933	1,704	1,805	1,145	819	885	398	1,343	1,418	888	1,650	1,738	1,145	800	865	356
Dist. of Columbia.....	1,067	1,244	682	1,369	1,622	862	683	791	421	1,024	1,204	627	1,342	1,586	814	661	774	406
Florida.....	908	1,057	523	1,152	1,367	653	479	556	235	866	1,019	498	1,108	1,322	632	450	530	227
Georgia.....	818	951	481	986	1,203	566	551	624	237	778	910	454	933	1,145	538	544	621	231
Hawaii.....	1,184	1,184	986	1,362	1,364	986	752	752	2	1,172	1,173	885	1,351	1,353	885	745	745	2
Idaho.....	954	954	1,013	1,251	1,252	1,187	418	418	450	893	892	1,906	1,180	1,179	1,591	402	402	607
Illinois.....	1,363	1,406	902	1,707	1,750	1,209	810	843	495	1,357	1,400	882	1,703	1,742	1,207	810	844	494
Indiana.....	1,337	1,354	1,047	1,640	1,659	1,321	799	815	522	1,327	1,344	1,045	1,631	1,649	1,334	791	806	521
Iowa.....	982	986	751	1,235	1,240	931	601	603	491	967	971	735	1,216	1,221	915	601	603	496
Kansas.....	1,088	1,101	861	1,317	1,336	1,019	655	665	449	1,052	1,066	785	1,273	1,291	947	642	653	372
Kentucky.....	1,003	1,049	678	1,199	1,257	812	583	616	291	957	1,001	651	1,152	1,206	799	557	591	277
Louisiana.....	973	1,188	534	1,191	1,484	647	459	553	224	933	1,144	523	1,149	1,436	636	446	543	221
Maine.....	1,192	1,194	811	1,462	1,464	1,002	659	660	447	1,182	1,183	718	1,453	1,454	947	650	651	447
Maryland.....	1,334	1,443	887	1,639	1,764	1,132	775	859	413	1,329	1,441	847	1,647	1,766	1,114	765	853	408
Massachusetts.....	1,363	1,370	958	1,729	1,737	1,243	845	850	548	1,349	1,355	936	1,716	1,723	1,238	842	846	553
Michigan.....	1,646	1,666	1,398	1,964	1,978	1,774	1,018	1,047	636	1,651	1,669	1,397	1,975	1,984	1,835	1,014	1,044	631
Minnesota.....	1,160	1,162	798	1,435	1,438	941	711	712	608	1,140	1,143	777	1,415	1,418	896	706	706	627
Mississippi.....	658	810	415	760	1,003	470	444	521	193	595	735	385	682	900	438	420	500	188
Missouri.....	1,123	1,169	693	1,409	1,463	914	723	760	367	1,097	1,142	668	1,383	1,432	901	717	754	366
Montana.....	1,056	1,055	1,410	1,333	1,332	1,493	467	467	743	1,027	1,026	1,371	1,311	1,310	1,461	450	449	743
Nebraska.....	963	969	769	1,200	1,208	925	583	586	603	944	948	792	1,180	1,185	979	570	572	612
Nevada.....	1,166	1,178	784	1,434	1,440	1,122	609	617	429	1,066	1,078	681	1,326	1,339	667	530	531	494
New Hampshire.....	1,102	1,106	311	1,358	1,364	278	738	740	379	1,091	1,094	229	1,345	1,350	119	743	744	400
New Jersey.....	1,519	1,564	1,020	1,836	1,883	1,295	966	1,003	582	1,496	1,538	980	1,816	1,856	1,277	963	999	571
New Mexico.....	844	853	552	1,041	1,054	656	414	418	265	776	784	496	974	985	608	384	388	293
New York.....	1,400	1,435	817	1,719	1,753	1,072	924	952	545	1,387	1,422	765	1,708	1,738	1,013	926	954	544
North Carolina.....	834	922	525	996	1,137	604	590	639	328	822	911	504	980	1,120	584	588	640	313
North Dakota.....	717	717	911	898	898	2	456	455	911	677	676	911	847	847	2	446	445	911
Ohio.....	1,468	1,499	1,041	1,804	1,838	1,341	867	895	457	1,469	1,499	1,032	1,811	1,841	1,360	871	898	458
Oklahoma.....	981	1,018	524	1,196	1,247	631	586	608	258	935	973	478	1,149	1,200	586	564	587	241
Oregon.....	1,423	1,427	1,030	1,755	1,759	1,231	828	829	608	1,376	1,380	704	1,720	1,724	888	781	783	502
Pennsylvania.....	1,406	1,433	1,022	1,736	1,766	1,314	758	780	435	1,401	1,426	1,022	1,731	1,757	1,328	757	778	431
Rhode Island.....	1,365	1,373	849	1,723	1,736	1,056	859	865	407	1,361	1,369	787	1,721	1,733	992	864	869	408
South Carolina.....	772	893	445	888	1,099	492	565	617	228	749	871	421	862	1,070	467	556	610	222
South Dakota.....	774	775	681	984	985	713	453	453	358	739	739	669	937	938	669	438	438	2
Tennessee.....	909	993	550	1,110	1,226	670	552	605	255	855	933	528	1,043	1,148	653	546	602	253
Texas.....	995	1,071	553	1,248	1,352	699	530	575	213	967	1,043	538	1,213	1,314	686	520	567	210
Utah.....	1,145	1,150	789	1,433	1,440	888	575	578	300	1,069	1,073	670	1,349	1,353	555	562	564	397
Vermont.....	1,062	1,065	501	1,290	1,293	718	626	629	222	1,022	1,025	370	1,243	1,246	556	608	610	91
Virginia.....	952	1,065	641	1,155	1,317	764	576	644	336	926	1,045	601	1,126	1,289	722	570	641	331
Washington.....	1,422	1,428	1,034	1,734	1,741	1,293	849	852	658	1,387	1,392	868	1,707	1,712	1,094	832	835	636
West Virginia.....	1,315	1,314	1,334	1,529	1,534	1,470	603	614	344	1,299	1,296	1,334	1,518	1,522	1,477	597	609	319
Wisconsin.....	1,319	1,321	1,127	1,647	1,648	1,501	738	741	431	1,317	1,319	1,121	1,644	1,645	1,521	733	736	439
Wyoming.....	1,048	1,057	452	1,330	1,340	604	410	414	188	978	985	305	1,274	1,281	467	379	383	143

¹ See footnote 1, table 86.

² No workers in sample cell.

ers with insured status (see table 77 and summary table 78 for effect on 1937-43 data). Moreover, since corresponding exclusions were not made for the death of workers on whose accounts no benefits were awarded—mainly because of lack of insured status—the proportion of insured workers in the 1937-42 data was further underrepresented. Likewise, exclusion of workers entitled to primary benefits understated the insured population at age 65 and over and distorted the characteristics of the group as a whole, since the wage and employment experience of the

entitled workers differs considerably from that of the aged nonentitled workers. For these reasons, and also because of the group of deceased workers who could not be identified in the tabulations, the 1937-43 data include all workers, including the deceased and entitled workers on whose accounts no benefits were awarded. Inclusion of all workers permits direct comparison between the 3-percent sample of annual employee data and the 1-percent sample of continuous work-history data in studies of sampling adequacy (see below), since both sets of data in-

clude death and entitlement cases in 1943.

Table 77 gives estimates of the total number of persons with wage credits in 1937-43, broken down by living and deceased and entitled and nonentitled groups of workers. These figures are also adjusted by estimate for sampling error as well as for data excluded from the tabulations because of the July 31, 1944, cut-off date.

The estimates permit comparison of the number and proportion of insured workers as of January 1, 1944, under four different methods of pre-

Table 89.—*Workers with wage credits, annual data: Estimated number of all workers and percentage distribution by amount of wage credits and State of last employment, 1943*

[Computed from 3-percent sample; see headnote, table 82]

State ¹	Estimated number of workers (in thousands)	Percentage distribution by amount of wage credits										
		Total	\$1-199	\$200- 399	\$400- 799	\$800- 1,199	\$1,200- 1,599	\$1,600- 1,999	\$2,000- 2,399	\$2,400- 2,799	\$2,800- 2,999	\$3,000
Total.....	48,579	100.0	19.1	9.9	13.3	11.5	9.9	8.2	7.2	6.0	2.7	12.2
Alabama.....	753	100.0	25.2	12.6	16.4	12.8	10.8	7.6	4.8	3.3	1.4	5.1
Alaska.....	39	100.0	14.6	9.0	14.2	10.0	9.2	8.0	6.4	7.6	2.7	18.3
Arizona.....	172	100.0	24.7	12.5	15.5	10.3	7.5	7.6	6.9	5.0	2.4	7.6
Arkansas.....	347	100.0	36.3	14.4	16.5	11.4	8.1	4.4	2.8	2.3	.8	3.0
California.....	3,799	100.0	18.9	9.2	12.6	9.7	8.8	7.8	7.5	6.6	3.2	15.7
Colorado.....	336	100.0	25.6	12.5	14.4	10.8	8.8	8.0	7.6	5.3	1.7	5.3
Connecticut.....	929	100.0	10.4	6.7	10.4	10.0	10.8	10.3	9.7	8.4	4.0	19.3
Delaware.....	156	100.0	15.4	8.6	12.5	11.0	10.0	9.2	8.0	6.4	4.5	14.4
District of Columbia.....	304	100.0	24.5	11.8	14.6	11.4	10.2	7.6	4.9	4.0	2.1	8.9
Florida.....	711	100.0	29.3	13.0	16.2	11.5	8.6	5.7	4.4	3.5	1.4	6.4
Georgia.....	908	100.0	28.0	13.9	18.3	15.2	9.0	5.0	3.2	2.1	.9	4.4
Hawaii.....	119	100.0	17.4	13.0	15.6	11.8	10.4	8.3	6.8	5.0	2.2	9.5
Idaho.....	118	100.0	30.8	14.3	14.4	8.5	6.3	5.7	5.2	5.9	2.4	6.5
Illinois.....	3,399	100.0	16.7	9.2	12.5	11.1	10.8	9.1	7.8	6.9	3.0	12.9
Indiana.....	1,405	100.0	18.3	9.5	12.7	10.4	9.5	8.7	8.1	7.1	3.2	12.5
Iowa.....	573	100.0	25.6	12.5	14.6	12.1	9.8	8.6	6.6	4.2	1.4	4.6
Kansas.....	464	100.0	24.7	11.9	14.3	10.3	8.6	7.6	7.1	5.6	2.2	7.7
Kentucky.....	562	100.0	24.7	12.0	15.6	12.2	10.0	8.0	6.2	4.3	1.5	5.5
Louisiana.....	646	100.0	28.1	13.3	15.4	11.4	8.0	5.4	4.2	3.6	1.7	8.9
Maine.....	323	100.0	21.2	10.6	14.2	11.5	9.8	7.7	6.7	5.4	2.4	10.5
Maryland.....	834	100.0	16.5	9.6	14.1	11.9	10.0	8.5	7.2	5.7	2.8	13.7
Massachusetts.....	1,868	100.0	14.5	8.5	12.5	13.4	12.9	9.4	7.7	6.6	2.8	11.7
Michigan.....	2,545	100.0	13.7	7.7	10.8	8.6	8.0	7.7	7.5	7.3	4.2	24.5
Minnesota.....	753	100.0	21.6	11.1	13.7	11.6	9.9	8.2	7.7	5.9	2.2	8.1
Mississippi.....	342	100.0	36.9	15.1	17.2	12.9	7.1	3.3	2.4	1.6	.6	2.9
Missouri.....	1,270	100.0	21.3	11.2	14.3	12.6	10.7	8.4	7.0	5.1	1.9	7.5
Montana.....	113	100.0	30.2	12.0	12.6	8.2	6.6	6.7	5.8	7.8	3.1	7.0
Nebraska.....	293	100.0	27.9	12.0	15.2	11.7	8.7	6.7	6.3	4.3	1.4	5.8
Nevada.....	53	100.0	22.6	11.1	15.4	10.0	8.1	7.3	6.7	6.4	2.1	10.3
New Hampshire.....	170	100.0	18.6	10.1	13.9	15.6	14.3	10.4	7.4	4.2	1.8	4.2
New Jersey.....	1,893	100.0	13.3	7.9	11.3	10.9	10.7	9.4	8.8	7.6	3.5	16.6
New Mexico.....	102	100.0	34.8	13.4	14.6	9.3	7.3	5.3	4.2	4.3	1.6	5.2
New York.....	6,063	100.0	14.8	8.5	12.5	12.5	11.5	9.2	7.7	6.4	2.9	14.0
North Carolina.....	897	100.0	24.9	12.9	17.9	18.7	11.2	5.4	3.2	2.0	.6	3.2
North Dakota.....	75	100.0	37.8	13.6	15.1	10.7	7.6	5.5	3.6	2.0	.7	3.4
Ohio.....	3,005	100.0	15.6	8.6	11.8	10.3	9.4	8.6	8.3	7.3	3.5	16.6
Oklahoma.....	538	100.0	28.3	12.5	14.3	10.2	8.4	7.5	6.9	4.8	1.4	5.7
Oregon.....	506	100.0	17.2	9.1	12.6	9.5	8.6	7.9	8.0	7.3	3.5	16.3
Pennsylvania.....	3,829	100.0	15.3	8.4	12.0	11.8	10.5	9.6	9.4	7.6	3.1	12.3
Rhode Island.....	340	100.0	13.3	7.3	12.7	14.7	14.5	9.9	8.1	7.3	2.9	9.3
South Carolina.....	487	100.0	26.5	13.5	19.1	18.1	10.8	5.1	2.7	1.4	.4	2.4
South Dakota.....	93	100.0	35.3	13.5	15.5	9.8	7.5	6.3	5.5	2.8	.7	3.1
Tennessee.....	857	100.0	26.3	12.9	17.0	13.9	9.9	6.5	4.1	3.0	1.0	5.4
Texas.....	2,005	100.0	28.8	12.2	14.9	10.5	8.0	6.1	4.7	4.2	1.9	8.7
Utah.....	200	100.0	26.4	12.1	12.6	8.7	7.1	6.0	7.3	6.7	2.6	10.5
Vermont.....	98	100.0	23.2	11.3	13.6	13.4	11.4	8.5	6.8	4.3	1.5	6.0
Virginia.....	793	100.0	24.4	12.7	17.2	13.9	9.9	6.9	4.9	3.5	1.3	5.3
Washington.....	894	100.0	17.7	9.0	12.7	9.5	8.2	7.9	7.6	7.0	3.5	16.9
West Virginia.....	511	100.0	18.4	9.2	12.0	10.1	9.5	10.3	11.8	7.9	2.8	8.0
Wisconsin.....	1,034	100.0	18.9	9.4	12.4	11.0	9.9	8.5	7.9	7.0	3.3	11.7
Wyoming.....	55	100.0	31.3	12.8	13.7	7.3	5.2	4.7	5.4	5.9	3.2	10.5

¹ See footnote 1, table 86.

senting the data, as shown in the accompanying tabulation:

Coding change in insured status.—Another difference in this year's data arises from the method of coding the insurance status of new entrants each year. Last year, workers who received wage credits for the first time in covered employment in a given year were classified as uninsured both at the beginning and end of that year. In analyzing changes in the insured population, this method of classification overstates the number of persons who remain uninsured because the new entrants could not possibly have acquired insured status on or before entering covered employment. In this year's tables (tables 108 and 109), new entrants are included among the uninsured at the end of the year of their first em-

Group	Estimated number of workers, 1937-43 (in millions)			Inclusions	Exclusions
	Total	Insured ¹			
		Number	Percent of total		
1. All workers, present method.	68.4	35.8	52.3	All workers, 1937-43.	None.
2. All workers, method used in 1943 <i>Year-book</i> .	67.1	34.8	51.9	Living workers without awards (65,720,000). Deceased workers without survivor awards (1,370,000). ²	Living workers with awards (380,000). Deceased workers with awards (910,000). ¹
3. All living workers.	66.1	35.1	53.1	Living workers without awards (65,720,000). Living workers with awards (380,000).	Deceased workers without awards (1,370,000). ² Deceased workers with awards (910,000). ¹
4. Nonentitled living workers.	65.7	34.7	52.8	Living workers without awards (65,720,000).	Deceased workers without awards (1,370,000). ² Living workers with awards (910,000). Deceased workers with awards (380,000). ¹

¹ As of Jan. 1, 1944.

² Number estimated by applying life-table mortality rates to workers with wage credits.

Table 90.—*Workers with wage credits, annual data: Estimated number of single-State workers and percentage distribution by amount of wage credits and State of last employment, 1943*

[Computed from 3-percent sample; see headnote, table 82]

State ¹	Estimated number of workers (in thousands)	Percentage distribution by amount of wage credits										
		Total	\$1-199	\$200-399	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799	\$2,800-2,999	\$3,000
Total.....	43,435	100.0	20.4	9.8	12.9	11.2	9.7	8.0	7.1	6.0	2.7	12.2
Alabama.....	678	100.0	26.7	12.5	15.8	12.6	10.9	7.6	4.6	3.2	1.3	4.8
Alaska.....	24	100.0	22.1	12.6	16.1	10.8	9.2	4.3	5.1	2.7	11.0	11.0
Arizona.....	136	100.0	29.3	12.8	14.6	9.1	6.4	7.1	6.2	4.9	2.5	7.3
Arkansas.....	303	100.0	39.5	14.1	15.5	10.8	7.7	4.2	2.7	2.1	1.8	2.6
California.....	3,368	100.0	20.3	9.2	12.0	9.0	8.3	7.6	7.4	6.6	3.3	16.3
Colorado.....	292	100.0	27.7	12.2	13.6	10.1	8.4	7.8	8.0	5.4	1.7	5.1
Connecticut.....	855	100.0	10.9	6.6	10.0	9.8	10.7	10.1	9.6	8.5	4.1	19.7
Delaware.....	112	100.0	19.5	8.9	12.6	10.2	9.0	8.7	7.5	5.8	4.4	13.4
District of Columbia.....	238	100.0	28.5	11.7	13.5	10.1	9.4	7.4	4.7	4.0	2.0	8.7
Florida.....	606	100.0	32.5	12.9	15.3	11.0	8.1	5.4	4.0	3.3	1.4	6.1
Georgia.....	797	100.0	30.0	14.0	17.8	15.1	8.8	4.7	2.9	1.9	.8	4.0
Hawaii.....	118	100.0	17.6	13.2	15.7	11.9	10.2	8.3	6.7	5.0	2.2	9.2
Idaho.....	98	100.0	34.6	14.3	13.6	8.0	5.5	5.2	5.2	5.7	2.2	5.7
Illinois.....	3,100	100.0	17.4	9.2	12.2	10.8	10.7	9.0	7.8	6.9	3.1	12.9
Indiana.....	1,233	100.0	19.6	9.5	12.3	9.8	9.2	8.6	8.0	7.2	3.3	12.5
Iowa.....	520	100.0	27.0	12.2	14.4	11.6	9.8	8.6	6.6	4.1	1.3	4.4
Kansas.....	383	100.0	27.6	12.0	13.6	9.4	8.1	7.0	6.7	5.5	2.3	7.8
Kentucky.....	470	100.0	27.6	12.1	14.7	11.6	9.7	7.8	6.1	4.1	1.4	4.9
Louisiana.....	573	100.0	30.2	13.4	14.9	11.0	7.9	5.2	4.1	3.5	1.6	8.2
Maine.....	297	100.0	22.3	10.6	13.6	11.2	9.6	7.7	6.6	5.4	2.3	10.7
Maryland.....	717	100.0	18.0	9.6	13.3	11.4	9.4	8.3	7.1	5.8	2.9	14.2
Massachusetts.....	1,740	100.0	15.1	8.5	12.4	13.4	13.0	9.3	7.6	6.5	2.8	11.4
Michigan.....	2,325	100.0	14.4	7.8	10.5	8.1	7.6	7.3	7.3	7.3	4.2	25.5
Minnesota.....	678	100.0	22.9	11.2	13.4	11.2	9.7	8.1	7.6	5.7	2.2	8.0
Mississippi.....	295	100.0	40.3	15.3	16.5	12.4	6.5	3.0	1.9	1.3	.5	2.3
Missouri.....	1,091	100.0	23.2	11.1	13.8	12.1	10.5	8.3	6.9	5.1	1.9	7.1
Montana.....	100	100.0	33.1	11.8	11.7	7.5	6.4	6.1	5.6	7.7	3.0	5.7
Nebraska.....	256	100.0	30.2	11.8	14.3	11.1	8.3	6.7	6.3	4.3	1.3	5.7
Nevada.....	36	100.0	28.1	11.7	15.0	9.2	5.8	6.0	7.0	5.9	2.4	8.9
New Hampshire.....	151	100.0	20.2	9.9	13.0	15.4	14.2	10.5	7.4	4.1	1.5	4.0
New Jersey.....	1,610	100.0	14.8	7.9	11.0	10.6	10.5	9.2	8.6	7.4	3.5	16.5
New Mexico.....	83	100.0	40.0	13.2	13.4	8.0	6.5	4.8	3.7	4.2	1.7	4.5
New York.....	5,485	100.0	15.7	8.6	12.2	12.3	11.4	9.1	7.6	6.3	2.8	14.0
North Carolina.....	819	100.0	26.0	12.8	17.2	18.8	11.2	5.4	3.1	1.9	.5	3.1
North Dakota.....	66	100.0	40.9	13.7	14.1	10.1	7.1	5.1	3.4	1.7	.7	3.2
Ohio.....	2,779	100.0	16.2	8.5	11.5	10.0	9.2	8.5	8.3	7.3	3.6	16.9
Oklahoma.....	461	100.0	31.2	12.6	13.6	9.7	7.9	7.1	6.6	4.6	1.4	5.3
Oregon.....	401	100.0	20.2	9.5	12.2	8.7	7.9	7.3	7.6	7.0	3.4	16.2
Pennsylvania.....	3,575	100.0	16.0	8.4	11.7	11.6	10.5	9.5	9.4	7.6	3.1	12.2
Rhode Island.....	309	100.0	13.9	7.3	12.2	14.8	14.5	9.8	8.1	7.2	2.9	9.3
South Carolina.....	430	100.0	28.5	13.4	18.2	17.8	10.7	5.0	2.5	1.3	.4	2.2
South Dakota.....	80	100.0	38.7	13.2	14.1	9.3	7.2	6.0	5.1	2.6	.7	3.1
Tennessee.....	748	100.0	28.6	12.9	16.6	13.8	9.9	6.4	4.0	2.7	.9	4.2
Texas.....	1,829	100.0	30.6	12.2	14.5	10.2	7.7	6.0	4.6	4.1	1.8	8.3
Utah.....	171	100.0	29.1	12.4	12.3	8.7	7.1	6.0	7.1	6.1	2.3	8.9
Vermont.....	84	100.0	25.5	11.5	13.4	12.7	10.8	7.9	6.8	4.1	1.6	5.8
Virginia.....	694	100.0	26.2	12.5	16.8	13.5	9.7	6.6	4.9	3.5	1.2	5.1
Washington.....	737	100.0	20.0	9.3	12.2	8.7	7.7	7.7	7.3	6.8	3.5	16.8
West Virginia.....	453	100.0	19.7	9.3	11.7	9.7	9.1	10.1	11.6	8.0	2.9	7.9
Wisconsin.....	968	100.0	19.7	9.3	12.0	10.7	9.8	8.5	7.8	7.0	3.4	11.8
Wyoming.....	43	100.0	36.6	12.9	11.8	6.6	4.0	4.6	5.3	5.6	3.6	9.2

¹ See footnote 1, table 86.

Table 91.—*Workers with wage credits, annual data: All single-employer workers, by industry division, major industry group, and amount of wage credits, 1943*

[3-percent sample; see headnote, table 82]

Industrial classification ¹	Total	\$1-199	\$200-399	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799	\$2,800-2,999	\$3,000
Total, 3-percent sample.....	883,980	200,691	75,250	91,383	85,604	82,245	71,322	66,576	57,425	27,042	126,442
Agriculture, forestry, and fishing.....	1,875	810	253	246	155	123	89	63	52	18	76
Mining.....	24,630	2,948	1,166	1,600	1,496	2,149	3,460	4,419	3,243	1,158	2,991
10 Metal mining.....	3,375	403	153	254	187	209	439	634	546	202	348
11 Anthracite mining.....	2,222	177	66	79	95	194	576	565	282	65	133
12 Bituminous and other soft-coal mining.....	11,381	1,162	473	671	675	1,156	1,802	2,353	1,557	527	1,005
13 Crude-petroleum and natural-gas production.....	4,802	704	213	299	255	312	400	597	665	282	1,075
14 Nonmetallic mining and quarrying.....	2,850	502	261	297	284	278	243	270	193	93	430
Contract construction.....	26,069	8,529	3,041	2,939	1,932	1,654	1,494	1,274	1,135	620	3,451
15 Building construction—general contractors.....	8,767	3,097	1,097	1,097	722	556	433	356	299	180	930
16 General contractors, other than building.....	9,359	3,418	1,215	1,069	614	492	456	394	344	202	1,155
17 Construction—special-trade contractors.....	7,943	2,014	729	773	596	606	605	524	492	238	1,366
Manufacturing.....	456,916	73,068	32,762	43,242	43,968	43,797	39,834	39,482	36,233	18,223	86,307
19 Ordnance and accessories.....	8,928	729	509	916	760	908	792	862	776	474	2,202
20 Food and kindred products.....	46,022	17,090	4,474	4,172	3,435	3,546	3,237	3,197	2,523	1,014	3,534
21 Tobacco manufacturers.....	3,277	636	278	360	729	734	254	98	50	14	124
22 Textile-mill products.....	38,283	6,098	3,348	5,221	7,935	6,860	3,560	2,114	1,345	411	1,591
23 Apparel and other finished products made from fabrics and similar materials.....	26,386	5,506	2,501	3,598	5,335	3,653	2,036	1,170	766	306	1,515
24 Lumber and timber basic products.....	15,539	5,483	1,757	2,189	1,700	1,121	893	774	526	217	879
25 Furniture and finished lumber products.....	11,264	2,534	1,147	1,270	1,361	1,389	1,126	851	629	209	748
26 Paper and allied products.....	10,679	1,847	812	972	1,103	1,383	1,242	1,090	789	324	1,117
27 Printing, publishing, and allied industries.....	13,488	2,782	1,047	1,195	1,292	1,319	1,014	977	1,075	535	2,252
28 Chemicals and allied products.....	21,282	2,516	1,338	1,703	1,706	2,160	2,389	2,469	2,326	1,083	3,582
29 Products of petroleum and coal.....	4,929	615	255	280	160	226	350	464	332	148	588
30 Rubber products.....	7,848	1,024	522	664	537	711	711	683	548	342	1,066
31 Leather and leather products.....	9,784	1,725	860	1,203	1,809	1,448	988	734	457	129	431
32 Stone, clay, and glass products.....	10,886	1,803	906	1,058	1,198	1,369	1,304	1,039	796	331	1,082
33 Iron and steel and their products.....	47,490	4,750	2,600	3,410	2,739	3,639	4,426	5,893	6,025	2,966	11,042
34 Transportation equipment (except automobiles) Nonferrous metals and their products.....	75,953	5,067	3,441	5,985	4,993	4,681	5,653	7,312	7,359	4,272	27,190
35 Electrical machinery.....	13,101	1,340	717	1,027	861	1,113	1,395	1,596	1,555	765	2,732
36 Machinery (except electrical).....	27,039	2,962	1,856	2,465	2,084	2,808	3,321	2,428	2,189	1,117	5,809
37 Automobiles and automobile equipment.....	37,728	3,666	2,079	2,806	2,244	2,667	3,199	3,702	3,962	2,210	11,193
38 Miscellaneous manufacturing industries.....	11,748	1,518	733	1,032	658	601	700	875	1,004	696	3,931
39 Other.....	15,262	3,377	1,582	1,716	1,329	1,461	1,244	1,059	869	466	2,159
Transportation, communication, and other public utilities.....	46,960	8,062	3,063	4,047	4,094	5,036	5,139	5,394	4,361	1,747	6,017
41 Local railways and bus lines.....	3,878	275	126	150	180	288	471	838	843	263	444
42 Trucking and warehousing for hire.....	9,369	2,634	784	895	682	816	775	891	724	302	866
43 Other transportation (except water transpor- tation).....	4,936	745	409	505	449	562	539	499	454	190	584
44 Water transportation.....	2,514	456	128	209	171	229	209	219	209	77	607
45 Services allied to transportation, not elsewhere classified.....	2,651	873	219	278	190	198	210	179	136	64	304
46 Communication: telephone, telegraph, and re- lated services.....	13,465	2,102	980	1,482	1,777	1,955	1,546	990	624	316	1,693
48 Utilities: electric and gas.....	9,361	815	373	475	576	887	1,276	1,691	1,322	500	1,446
Other.....	786	162	44	53	69	101	113	87	49	35	73
Wholesale and retail trade.....	210,283	71,544	22,508	24,405	21,057	18,178	13,373	10,611	8,095	3,480	17,032
50 Full-service and limited-function wholesalers.....	25,865	5,653	2,067	2,527	2,417	2,820	2,407	2,012	1,644	630	3,788
51 Wholesale distributors, other than full-service and limited-function wholesalers.....	29,576	4,760	1,911	2,509	2,500	3,015	2,894	2,610	2,212	1,094	6,071
52 Wholesale and retail trade combined, not else- where classified.....	8,100	2,735	781	747	678	697	662	537	391	164	708
53 Retail general merchandise.....	44,348	21,353	4,939	5,136	5,210	3,265	1,507	887	561	214	1,276
54 Retail food and liquor stores.....	26,975	9,571	3,537	3,539	2,430	2,073	1,506	1,411	1,104	511	1,293
55 Retail automotive.....	6,723	1,454	558	644	587	675	684	684	461	194	828
56 Retail apparel and accessories.....	14,152	5,090	1,565	1,729	1,754	1,335	815	528	388	156	792
57 Retail trade, not elsewhere classified.....	24,556	8,313	2,769	2,897	2,509	2,285	1,655	1,175	905	361	1,687
58 Eating and drinking places.....	27,012	11,822	3,990	4,257	2,659	1,727	1,001	648	385	107	416
59 Retail filling stations.....	2,976	793	391	420	313	286	242	165	144	49	173
Finance, insurance, and real estate.....	34,710	5,422	2,799	3,919	4,343	4,818	3,498	2,077	1,793	810	5,231
60 Banks and trust companies.....	8,747	978	597	920	1,137	1,420	1,036	705	547	229	1,178
61 Security dealers and investment banking.....	1,110	133	75	74	96	111	101	83	76	47	314
62 Finance agencies, not elsewhere classified.....	1,766	284	161	198	205	285	195	81	76	30	251
63 Insurance carriers.....	9,749	967	535	817	1,245	1,383	980	568	619	317	2,318
64 Insurance agents, brokers, and services.....	2,060	307	172	243	289	329	206	107	90	37	280
65 Real estate.....	8,433	2,246	1,027	1,384	1,080	959	673	340	237	76	411
66 Real estate, insurance, loans, law offices: any combination.....	1,435	315	124	151	186	200	114	70	61	23	191
67 Holding companies (except real estate holding companies).....	1,410	192	108	132	105	131	193	123	87	51	288
Service industries.....	74,153	27,764	8,759	10,058	7,988	5,949	3,905	2,645	2,008	778	4,349
70 Hotels, rooming houses, camps, and other lodg- ing places.....	12,201	5,735	1,753	1,952	1,251	620	381	207	112	41	149
72 Personal services.....	21,640	7,797	2,617	3,224	2,934	1,891	1,097	733	519	172	656
73 Business services, not elsewhere classified.....	7,697	2,191	666	762	685	673	565	423	389	173	1,170
75 Automobile repair services and garages.....	3,206	1,013	379	407	286	302	269	193	151	49	157
76 Miscellaneous repair services and hand trades.....	2,091	514	215	287	192	180	159	144	143	47	210
78 Motion pictures.....	5,090	2,388	552	535	335	226	160	118	141	103	532
79 Amusement and recreation and related services, not elsewhere classified.....	6,773	4,257	683	589	351	301	189	127	102	20	154
80 Medical and other health services.....	5,816	1,638	815	1,076	901	697	339	148	64	15	123
81 Law offices and related services.....	1,742	315	168	241	254	282	170	116	61	14	121
83 Other professional and social-service agencies and institutions.....	2,537	623	264	320	200	209	159	147	110	50	455
86 Nonprofit membership organizations.....	3,526	819	423	410	329	388	299	218	162	56	422
Other.....	1,834	474	224	255	220	180	118	71	54	38	200
Establishments not elsewhere classified.....	1,727	824	253	203	104	72	47	51	58	24	96
Unclassified.....	6,657	1,720	646	724	517	469	483	570	452	184	992

¹ Industry in which last employed. For further explanation of industrial classification, see Technical Note.

ployment but are classified as new entrants and excluded from the uninsured at the beginning of the year.

Sampling Errors in Annual and Work-History Data

The annual data are based on a 3-percent sample and the work-history

data on a 1-percent sample of all workers with wage credits. Because selection of the sample is random for all practical purposes and for most classifications of the data, sampling errors in the various cells are expected to vary in proportion to the number of workers in the cell.

A cell of 25 is thus theoretically subject to an error of plus or minus 20 percent, while a cell of 100 would be subject to a plus or minus 10-percent error, with a probability that this error may be exceeded in one-third of the cases in which such cell sizes occur. As a reminder of the

Table 92.—*Workers with wage credits, annual data: Male single-employer workers, by industry division, major industry group, and amount of wage credits, 1943*

[3-percent sample; see headnote, table 82]

Industrial classification ¹	Total	\$1-199	\$200-399	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799	\$2,800-2,999	\$3,000
Total, 3-percent sample	551,222	101,732	36,985	42,674	33,915	37,646	44,417	52,751	51,576	25,667	123,859
Agriculture, forestry, and fishing	1,393	564	173	180	114	93	82	47	49	17	74
Mining	23,396	2,724	1,038	1,394	1,327	1,959	3,313	4,337	3,189	1,147	2,968
10	3,252	361	143	233	177	190	428	631	542	202	345
11	2,193	170	62	75	91	190	572	563	282	65	133
12	11,139	1,090	438	630	636	1,129	1,759	2,345	1,554	527	1,001
13	4,309	642	179	217	193	218	319	559	640	275	1,067
14	2,503	461	216	239	230	232	205	239	171	88	422
Contract construction	24,046	7,974	2,758	2,608	1,675	1,405	1,317	1,182	1,098	615	3,414
15	8,024	2,886	969	984	636	468	369	326	290	177	919
16	8,784	3,260	1,127	967	547	429	407	366	336	201	1,144
17	7,238	1,828	662	657	492	508	541	490	472	237	1,351
Manufacturing	301,809	39,933	16,836	20,849	17,194	19,036	23,494	30,151	32,113	17,267	84,936
19	5,656	289	186	366	329	316	360	557	628	450	2,175
20	28,438	8,275	2,336	2,165	1,550	1,803	2,559	2,982	2,478	998	3,292
21	992	196	70	64	114	159	129	79	46	13	122
22	18,466	2,434	1,296	1,655	2,544	3,135	2,512	1,849	1,275	401	1,365
23	6,090	861	415	413	436	512	578	652	545	263	1,415
24	14,231	5,024	1,554	1,978	1,547	1,007	798	727	516	214	866
25	7,968	1,574	645	691	844	959	909	795	608	206	737
26	6,775	896	392	437	339	561	951	1,019	761	318	1,101
27	8,394	1,396	489	509	421	487	615	789	981	514	2,193
28	15,071	1,570	757	955	787	1,008	1,280	1,939	2,155	1,071	3,549
29	4,399	514	197	208	109	146	268	506	639	329	1,483
30	5,140	511	232	279	209	234	289	463	498	329	2,096
31	4,559	621	281	343	389	550	711	674	441	124	425
32	8,005	1,229	565	592	613	867	1,035	936	772	327	1,069
33	39,167	3,440	1,741	2,249	1,504	1,942	3,230	5,336	5,842	2,919	10,964
34	56,014	3,351	1,854	3,272	2,568	2,292	2,796	4,043	5,472	3,773	26,593
35	9,951	906	429	628	435	499	499	1,318	1,454	744	2,692
36	14,866	1,359	703	871	574	543	854	1,315	1,856	1,070	5,721
37	29,784	2,601	1,314	1,686	1,156	1,310	1,908	2,967	3,633	2,129	11,080
38	8,921	1,116	489	610	310	266	328	512	779	638	3,873
39	8,922	1,770	891	878	416	440	538	693	734	437	2,125
Transportation, communication, and other public utilities	32,641	5,841	1,721	1,989	1,659	2,208	3,118	4,432	4,051	1,659	5,933
41	3,593	227	104	120	136	219	422	826	838	261	440
42	8,220	2,335	641	703	529	620	673	854	711	300	854
43	4,003	586	281	341	316	386	435	456	438	185	579
44	2,359	431	110	194	149	199	181	210	202	76	607
45	2,073	725	147	172	126	110	144	163	124	61	301
46	4,078	768	162	140	99	129	185	261	400	284	1,650
48	7,651	628	248	282	265	465	976	1,579	1,290	459	1,429
Other	664	141	28	87	39	80	102	83	48	33	73
Wholesale and retail trade	108,519	28,206	9,301	9,930	7,699	8,677	8,893	8,744	7,401	3,282	16,386
50	17,430	3,322	1,105	1,390	1,141	1,454	1,629	1,700	1,431	598	3,660
51	20,389	3,047	1,005	1,275	1,120	1,324	1,676	1,959	1,988	1,031	5,964
52	6,641	2,202	596	543	459	550	561	506	376	161	687
53	9,499	3,353	924	861	650	728	652	570	452	178	1,131
54	17,206	5,603	1,961	1,814	1,135	1,251	1,242	1,333	1,080	507	1,280
55	5,593	1,132	430	480	413	495	587	605	443	192	816
56	4,160	1,154	353	350	244	294	343	328	289	121	684
57	14,751	4,376	1,412	1,431	1,123	1,318	1,241	1,050	842	352	1,606
58	10,251	3,328	1,170	1,438	1,151	1,025	752	548	360	94	385
59	2,599	689	345	348	263	238	210	145	140	48	173
Finance, insurance, and real estate	17,970	2,469	1,146	1,382	1,186	1,408	1,513	1,438	1,586	763	5,079
60	4,392	233	233	264	217	344	477	529	500	219	1,157
63	4,866	393	175	207	175	179	259	350	548	306	2,274
65	5,042	1,158	497	650	589	663	538	291	202	69	385
Other	3,670	466	241	261	205	222	239	268	336	169	1,263
Service industries	35,603	12,292	3,433	3,746	2,737	2,565	2,350	2,005	1,680	693	4,102
70	4,715	1,835	572	678	520	363	293	177	98	38	141
72	7,149	1,705	657	798	695	741	722	596	457	161	617
73	4,586	1,120	350	357	281	266	307	330	328	145	1,102
75	2,731	855	309	324	233	245	232	183	146	49	155
76	1,746	414	161	219	133	138	150	138	139	47	207
78	3,008	1,342	275	238	159	111	99	83	106	88	507
79	5,477	3,606	476	409	239	232	159	107	86	19	144
83	1,835	463	179	205	109	77	85	120	101	49	447
86	2,117	458	233	209	151	188	157	156	126	48	396
Other	2,239	494	221	309	217	204	146	115	93	64	386
Establishments not elsewhere classified	1,286	613	186	159	58	48	30	87	49	93	90
Unclassified	4,559	1,116	393	437	266	247	307	378	367	171	877

¹ Industry in which last employed. For titles of codes, see table 91.

existence of sampling error in the data, all cells with less than 100 workers are italicized. Not all cells with 100 or more workers, however, can be assumed to represent the universe of workers in that cell adequately, nor can it be assumed that cells with less than 100 are always unreliable. The size of the cell is only an indication of the theoretical or generally expected sampling error. Often the actual error will not be the same as the theoretical. Sampling adequacy, therefore, has also been analyzed from other standpoints, to reflect reliability for special uses of a given set of data.

A valuable guide to sampling adequacy is obtained by comparing corresponding cells of the 1-percent and 3-percent samples. Such tests indicate that for most purposes the data are reliable in studying general patterns or trends; a comparison, for example, of the age distribution of workers in 1943 indicates a high degree of consistency (table A).

Since the two samples are, in general, random and are mutually exclusive, it may be confidently concluded that the percentage distribution of the universe by sex and age shown above is reliably reflected by either sample. Other types of

Table A.—Percentage distribution of workers in 1943 by sex and age, 1-percent and 3-percent samples

Age	Total		Male		Female	
	1-per-cent sample	3-per-cent sample	1-per-cent sample	3-per-cent sample	1-per-cent sample	3-per-cent sample
Total.....	100.0	100.0	100.0	100.0	100.0	100.0
Under 20.....	15.0	15.1	13.1	13.2	18.5	18.5
20-24.....	13.2	13.2	9.3	9.4	19.9	20.1
25-29.....	12.2	12.1	11.1	10.9	14.1	14.0
30-34.....	12.0	12.0	12.1	12.1	11.7	11.8
35-39.....	11.3	11.3	11.7	11.7	10.6	10.6
40-44.....	9.8	9.8	10.5	10.5	8.6	8.5
45-49.....	8.3	8.4	9.3	9.4	6.6	6.6
50-54.....	6.8	6.8	8.0	8.0	4.6	4.6
55-59.....	5.3	5.2	6.6	6.5	3.0	2.9
60-64.....	3.4	3.4	4.4	4.4	1.6	1.6
65-69.....	1.8	1.8	2.5	2.5	.6	.6
70 and over.....	.9	.9	1.4	1.4	.2	.2

Table 93.—Workers with wage credits, annual data: Female single-employer workers, by industry division, major industry group, and amount of wage credits, 1943

[3-percent sample; see headnote, table 82]

Industrial classification ¹	Total	\$1-199	\$200-399	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799	\$2,800-2,999	\$3,000
Total, 3-percent sample.....	332,758	98,959	38,265	48,709	51,689	44,599	26,905	13,825	5,849	1,375	2,583
Agriculture, forestry, and fishing.....	482	246	80	65	41	30	7	6	3	1	2
Mining.....	1,234	224	128	206	169	190	147	82	64	11	23
Contract construction.....	2,023	555	283	331	257	249	177	92	37	5	37
Manufacturing.....	155,107	33,135	15,926	22,393	26,774	24,761	16,340	9,331	4,120	956	1,371
19.....	3,272	440	323	550	431	592	432	305	148	24	27
20.....	17,534	8,815	2,138	2,007	1,885	1,743	678	215	45	16	42
21.....	2,285	440	208	296	615	575	125	19	1	1	2
22.....	19,817	3,664	2,052	3,566	5,391	3,725	1,048	265	70	10	26
23.....	20,296	4,645	2,086	3,185	4,899	3,141	1,458	518	221	43	100
25.....	3,296	960	502	579	517	430	217	71	21	3	16
26.....	3,904	951	420	535	764	822	291	188	94	21	59
27.....	5,094	1,386	558	686	871	832	399	158	94	22	33
28.....	6,211	946	581	748	919	1,152	1,169	530	171	22	33
30.....	2,708	513	290	385	328	477	422	220	50	13	10
31.....	5,225	1,104	579	860	1,420	898	277	103	21	4	13
32.....	2,881	574	341	466	585	502	196	557	183	47	78
33.....	8,323	1,310	859	1,161	1,235	1,697	1,196	557	183	47	78
34.....	19,939	1,716	1,587	2,713	2,425	2,389	2,857	3,269	1,887	499	597
35.....	3,150	434	288	399	426	614	549	278	101	21	40
36.....	12,173	1,603	1,153	1,594	1,510	2,265	2,467	1,113	333	47	88
37.....	7,944	1,065	765	1,120	1,088	1,357	1,291	735	329	61	113
38.....	2,827	402	244	422	348	335	372	363	225	58	58
39.....	6,340	1,607	691	838	913	1,021	706	366	135	29	34
Other.....	1,838	560	261	283	204	194	177	100	35	6	18
Transportation, communication, and other public utilities.....	14,319	2,221	1,342	2,058	2,435	2,828	2,021	962	310	58	84
46.....	9,387	1,334	818	1,342	1,678	1,826	1,361	729	224	32	43
48.....	1,710	187	125	193	311	422	300	112	32	11	17
Other.....	3,222	700	399	523	446	580	360	121	54	15	24
Wholesale and retail trade.....	101,764	43,338	13,207	14,475	13,358	9,501	4,480	1,867	694	198	646
50.....	8,435	2,331	962	1,137	1,276	1,366	778	312	113	32	128
51.....	9,187	1,713	906	1,224	1,380	1,691	1,218	651	224	63	107
52.....	1,459	533	185	204	219	147	101	31	15	3	21
53.....	34,849	18,000	4,015	4,275	4,560	2,537	855	317	109	56	145
54.....	9,769	3,968	1,576	1,725	1,295	822	264	78	24	4	18
56.....	9,992	3,936	1,212	1,379	1,510	1,041	472	200	99	35	108
57.....	9,805	3,937	1,357	1,466	1,386	967	414	125	63	9	81
58.....	16,761	8,494	2,820	2,819	1,508	702	249	100	25	13	31
Other.....	1,507	426	174	236	224	228	129	53	22	3	12
Finance, insurance, and real estate.....	16,740	2,953	1,653	2,537	3,157	3,410	1,985	639	207	47	152
60.....	4,355	526	364	656	920	1,076	559	176	47	10	21
63.....	4,883	574	360	610	1,070	1,204	721	218	71	11	44
64.....	1,359	235	139	193	253	283	165	48	23	2	18
65.....	3,391	1,088	530	734	491	296	135	49	35	7	26
Other.....	2,752	530	260	344	423	551	405	148	31	17	43
Service industries.....	38,550	15,472	5,326	6,312	5,201	3,384	1,555	640	328	85	247
70.....	7,486	3,900	1,181	1,274	731	257	88	30	14	3	8
72.....	14,491	6,092	1,960	2,426	2,239	1,150	375	137	62	11	39
73.....	3,111	1,071	316	405	404	407	258	93	61	28	68
78.....	2,082	1,046	277	297	176	115	61	35	35	15	25
79.....	1,296	651	207	180	112	69	30	20	16	1	10
80.....	5,010	1,427	709	968	815	632	277	111	43	3	25
81.....	1,335	230	140	186	229	242	153	90	36	6	23
86.....	1,409	361	190	201	178	200	142	62	36	13	26
Other.....	2,330	694	346	375	317	312	171	62	25	5	23
Establishments not elsewhere classified.....	441	211	67	44	46	24	17	14	11	1	6
Unclassified.....	2,098	604	253	287	251	222	176	192	85	13	15

¹ Industry in which last employed. For titles of codes, see table 91.

distributions have also been found highly representative.

For more precise uses of the sample data, however, such a conclusion is hazardous, because while the data may represent general trends fairly well, individual cells may be subject to varying degrees of error. To test such errors, a comparison was made of the differences in the estimated number of workers in 1943 (100-percent totals) obtained for corresponding cells in each sample, by multiplying the 1-percent sample data by 100 and the 3-percent sample data by 33½ (table B).

This comparison indicates that the data for individual cells may be sub-

ject to varying degrees of error. For example, the 3-percent sample data for women aged 55 to 59 varied by 2.2 percent from those in the 1-percent sample. Actually the error may have been higher or lower than this percentage for either, but greater

reliance must be put in the larger sample. Decision whether such errors are significant will depend on the magnitude of error and the purpose for which the data are to be used. It is expected that a further guide to the actual degree of error will be

Table 94.—*Workers with wage credits, annual data: All 4-quarter single-employer workers, by industry division, major industry group, and amount of wage credits, 1943*

[3-percent sample; see headnote, table 82]

Industrial classification ¹	Total	\$1-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799	\$2,800-2,999	\$3,000
Total, 3-percent sample.....	481,301	32,438	54,273	65,849	61,998	60,718	54,905	25,495	125,625
Agriculture, forestry, and fishing.....	560	103	94	107	82	42	47	18	72
Mining.....	17,327	315	694	1,608	3,159	4,252	3,189	1,134	2,976
10.....	2,279	22	51	119	388	614	538	190	348
11.....	1,819	15	51	171	561	557	280	52	132
12.....	8,416	137	343	908	1,678	2,289	1,535	522	1,004
13.....	3,263	76	99	208	337	553	650	272	1,068
14.....	1,550	66	150	202	195	239	186	89	424
Contract construction.....	8,443	301	516	858	977	969	939	496	3,387
15.....	2,339	79	156	257	283	262	250	142	913
16.....	2,403	31	106	213	247	273	255	145	1,133
17.....	3,701	194	254	388	447	434	434	209	1,341
Manufacturing.....	275,129	8,344	25,424	33,577	33,991	35,714	34,727	17,302	86,050
19.....	5,723	41	216	620	661	782	750	456	2,197
20.....	18,856	1,106	2,146	2,951	2,881	3,018	2,465	977	3,312
21.....	2,068	167	660	709	249	98	48	14	123
22.....	23,620	1,812	6,755	6,522	3,396	2,039	1,315	400	1,351
23.....	14,514	1,300	4,419	3,334	1,869	1,073	717	281	1,491
24.....	6,609	1,180	1,358	959	799	730	503	210	870
25.....	6,029	388	1,004	1,225	1,041	820	613	197	741
26.....	6,550	188	749	1,230	1,164	1,027	770	314	1,108
27.....	8,149	477	948	1,155	906	888	1,036	498	2,241
28.....	13,839	189	777	1,570	2,092	2,313	2,271	1,057	3,570
29.....	3,425	15	89	142	278	485	655	326	1,455
30.....	4,879	48	174	513	606	596	515	331	2,101
31.....	5,943	388	1,537	1,364	943	709	454	122	426
32.....	6,502	176	772	1,161	1,221	997	777	318	1,050
33.....	32,498	174	802	2,479	3,777	5,450	5,848	2,855	11,023
34.....	50,188	110	536	1,638	3,776	6,069	6,861	4,043	27,155
35.....	8,712	67	286	757	1,169	1,476	1,507	729	2,721
36.....	16,974	105	600	2,115	2,965	2,215	2,125	1,051	5,798
37.....	25,204	148	656	1,662	2,591	3,241	3,715	2,033	11,158
38.....	7,151	24	108	258	504	715	956	659	3,927
39.....	7,696	246	762	1,213	1,103	973	826	431	2,142
Transportation, communication, and other public utilities.....	29,330	1,259	2,589	4,166	4,601	5,052	4,173	1,668	5,822
41.....	3,107	16	86	225	425	813	837	261	444
42.....	4,543	237	358	620	654	819	689	296	870
43.....	2,830	95	200	405	470	461	440	182	577
44.....	9,048	673	1,457	1,856	1,496	961	609	305	1,691
45.....	7,337	159	355	752	1,193	1,641	1,299	492	1,446
Other.....	2,465	79	133	298	363	357	299	132	804
Wholesale and retail trade.....	95,171	14,145	15,565	15,688	12,052	9,809	7,759	3,273	16,880
50.....	14,702	860	1,603	2,391	2,170	1,867	1,482	581	3,748
51.....	18,360	611	1,285	2,373	2,556	2,360	2,114	1,023	6,038
52.....	3,722	324	470	599	599	507	374	151	698
53.....	16,102	4,099	4,641	3,080	1,432	844	536	199	1,271
54.....	11,345	2,282	1,773	1,779	1,331	1,314	1,081	499	1,286
55.....	3,780	222	362	556	607	591	443	184	815
56.....	6,450	1,282	1,428	1,223	728	483	369	150	787
57.....	11,123	1,728	1,905	2,017	1,514	1,094	861	342	1,662
58.....	8,174	2,532	1,882	1,418	895	587	357	100	403
59.....	1,413	205	216	252	220	162	142	44	172
Finance, insurance, and real estate.....	22,583	2,081	3,267	4,377	3,262	1,948	1,726	747	5,175
60.....	6,221	411	879	1,333	999	690	533	205	1,171
63.....	7,215	314	975	1,280	898	526	601	307	2,314
64.....	1,319	110	214	305	196	97	87	54	276
65.....	4,249	997	817	837	614	314	214	72	384
Other.....	3,579	249	382	622	555	321	291	129	1,030
Service industries.....	29,205	5,646	5,825	5,097	3,444	2,374	1,866	669	4,284
70.....	3,726	1,323	1,023	557	346	191	104	59	143
72.....	8,844	1,831	2,356	1,684	987	677	497	160	652
73.....	3,767	311	385	547	491	371	361	147	1,154
75.....	1,340	141	178	244	242	184	147	47	157
78.....	1,816	423	239	189	133	102	129	77	524
79.....	1,345	367	228	245	153	104	91	14	143
80.....	2,559	605	697	630	309	133	66	12	117
81.....	1,012	103	200	257	159	107	53	14	119
83.....	1,058	31	55	145	122	126	89	57	453
86.....	2,037	357	240	339	275	202	156	50	418
Other.....	1,701	154	224	260	227	177	183	72	404
Establishments not elsewhere classified	429	66	64	55	37	44	46	21	96
Unclassified.....	3,124	178	235	316	393	514	433	172	883

¹ Percentage difference computed on basis of unrounded figures.

¹ Industry in which last employed. For titles of codes, see table 91.

Table 95.—*Workers with wage credits, annual data: Male 4-quarter single-employer workers, by industry division, major industry group, and amount of wage credits, 1943*

[3-percent sample; see headnote, table 82]

Industrial classification ¹	Total	\$1-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799	\$2,800-2,999	\$3,000
Total, 3-percent sample.....	333,509	11,511	15,863	25,937	36,530	47,279	49,142	24,147	123,100
Agriculture, forestry, and fishing.....	440	61	60	81	75	36	45	12	70
Mining.....	16,735	259	599	1,463	3,028	4,173	3,137	1,123	2,953
10.....	2,239	19	46	107	378	611	534	199	345
11.....	1,802	11	47	168	557	555	280	52	132
12.....	8,307	113	308	884	1,666	2,282	1,532	522	1,000
13.....	2,980	64	66	125	260	515	625	265	1,060
14.....	1,407	52	132	179	167	210	166	86	416
Contract construction.....	7,719	213	396	664	814	884	905	491	3,352
15.....	2,114	59	126	189	222	234	242	139	903
16.....	2,247	24	88	170	204	247	248	144	1,122
17.....	3,358	130	182	305	388	403	415	208	1,327
Manufacturing.....	199,681	3,025	7,253	12,310	18,742	26,648	30,645	16,357	84,701
19.....	4,149	12	54	140	256	482	603	432	2,170
20.....	14,063	363	707	1,309	2,219	2,810	2,420	962	3,273
21.....	637	12	93	150	125	79	44	13	121
22.....	12,359	378	1,964	2,887	2,362	1,775	1,247	390	1,356
23.....	3,907	81	237	400	480	573	501	246	1,395
24.....	6,173	1,102	1,260	857	712	684	493	207	858
25.....	4,713	188	592	821	831	764	593	194	730
26.....	4,605	52	132	441	881	956	743	308	1,092
27.....	5,618	201	233	360	519	702	942	478	2,183
28.....	10,445	98	292	584	1,011	1,786	2,101	1,036	3,537
29.....	3,173	7	19	76	206	432	630	323	1,480
30.....	3,602	12	29	104	200	381	467	318	2,091
31.....	3,097	62	255	485	670	649	438	118	420
32.....	5,075	87	317	686	955	894	753	314	1,069
33.....	28,490	91	344	1,090	2,637	4,906	5,668	2,808	10,946
34.....	40,236	54	189	529	1,431	2,944	4,984	3,545	26,560
35.....	7,002	35	84	235	643	1,203	1,409	708	2,685
36.....	10,447	30	53	188	563	1,105	1,793	1,005	5,710
37.....	21,273	87	228	595	1,427	2,544	3,393	1,953	11,046
38.....	5,901	11	40	95	188	365	731	602	3,869
39.....	4,716	62	131	278	426	614	692	403	2,110
Transportation, communication, and other public utilities.....	20,535	459	689	1,464	2,614	4,095	3,863	1,612	5,739
41.....	2,932	10	53	161	376	801	832	259	440
42.....	4,035	177	253	443	558	785	676	294	849
43.....	2,431	64	146	259	370	418	424	178	572
46.....	2,897	77	50	79	152	233	385	273	1,648
48.....	6,134	83	109	341	895	1,529	1,267	481	1,429
Other.....	2,106	48	78	181	263	329	279	127	801
Wholesale and retail trade.....	57,920	4,563	4,468	6,745	7,731	7,991	7,089	3,080	16,253
50.....	10,646	399	611	1,100	1,425	1,566	1,372	550	3,623
51.....	13,523	341	441	855	1,379	1,714	1,897	962	5,934
52.....	3,131	210	291	463	504	478	360	148	677
53.....	4,390	495	431	618	593	536	428	163	1,126
54.....	7,911	1,093	685	994	1,075	1,236	1,059	495	1,274
55.....	3,257	143	235	394	515	558	425	182	805
56.....	2,225	211	143	234	277	290	274	115	681
57.....	7,433	787	737	1,098	1,115	974	802	334	1,586
58.....	4,159	710	712	783	860	497	334	88	375
59.....	1,245	174	182	206	188	142	138	43	172
Finance, insurance, and real estate.....	12,527	870	670	1,098	1,310	1,322	1,528	703	5,026
60.....	3,382	194	116	279	444	516	488	195	1,150
63.....	3,904	129	69	112	189	309	530	296	2,270
65.....	2,712	381	396	565	487	269	186	67	361
Other.....	2,529	166	89	142	190	228	324	145	1,245
Service industries.....	15,394	1,918	1,615	1,942	1,965	1,773	1,546	589	4,046
70.....	1,822	429	381	317	265	167	91	37	135
72.....	3,795	413	433	581	627	543	435	149	614
73.....	2,454	132	105	171	246	286	303	121	1,090
75.....	1,161	108	139	190	205	175	142	47	155
78.....	1,167	173	104	84	78	71	94	63	500
79.....	1,028	257	152	182	127	89	75	13	133
86.....	1,312	227	104	155	136	141	120	37	392
Other.....	2,655	179	197	262	281	301	286	122	1,027
Establishments not elsewhere classified.....	297	40	27	33	21	31	35	20	90
Unclassified.....	2,261	103	86	137	230	326	349	160	870

¹ Industry in which last employed. For titles of codes, see table 91.

developed when universe control data for selected cells become available. Because this year both samples include all workers—deceased and living as well as those entitled and not entitled to benefits—comparisons for 1943 workers are possible. In the work-history data the proper patterns (those showing 1943 as one of the years of employment) have to be combined to obtain 1943 workers.

Inflation of Sample Data

While most tables present sample data, universe totals are shown for the annual data in tables 70, 71, 73, 78, 86, and for the work-history data in table 77. The estimated totals include adjustments not only for sampling error but also for data excluded because of the cut-off date and for duplication in the count of workers with wages reported under more than one account number. Development of estimated totals has been made possible in most cases by obtaining, as a result of accounting operations, 100-percent data on the total number of individual wage items reported by covered employers. A wage report is made quarterly by an employer, showing a wage item for each person employed in the concern at any time during the quarter. Since both samples provide highly consistent figures on the average number of wage items per worker during the year, the total number of workers is computed by dividing the 100-percent figure on number of wage items by the sample average number of wage items per worker.

The total amount of wage credits is estimated independently of the number of workers or average wages on the basis of the 100-percent accounting controls on wages posted to individual ledger sheets for each calendar year. Adjustments for wages reported or processed too late for inclusion are made by estimate, which is later adjusted by actual data on wage credits processed for the given calendar year but posted in later periods.

Definition of Terms

Account

Employee.—A record of a worker's wage credits maintained by the Bureau of Old-Age and Survivors Insurance and identified by an account number.

Employee account number.—A nine-digit number assigned to an individual for purposes of exact identification under old-age and survivors insurance.

Beneficiary

A person who is entitled to benefit payments on the basis of his own or another's wage credits by virtue of having met all the requirements for benefits, including the filing of a

claim. For types of beneficiaries, see under Benefit Types.

Benefit Action

Adjustment.—An increase or reduction in previously awarded monthly benefits resulting from the operation of the maximum or minimum provisions, or from the correction of erroneous underpayments or overpayments.

Award.—A favorable determination on a claim for monthly benefits or lump-sum payment, administratively processed and statistically recorded. Awards of monthly benefits are made for immediate, conditional, or deferred payments.

Certification.—Notification to the

Treasury Department by the Social Security Board to pay a specified amount to an entitled person. The amount certified takes account of any necessary deductions or adjustments.

Deduction.—(1) Amounts equal to a month's benefit must be withheld from the benefit payable to any beneficiary for any month in which one or more of the following events occur: The beneficiary renders services in covered employment for wages of \$15 or more (similar deductions are made from any benefits payable to a wife or child if the primary beneficiary renders such services); a child beneficiary between the ages of 16 and 18 fails to attend school regularly when such attendance is found to be feasible; a widow entitled to widow's current benefits does not have in her care a

Table 96.—*Workers with wage credits, annual data: Female 4-quarter single-employer and multi-employer workers, by industry division, major industry group, and amount of wage credits, 1943*

[3-percent sample; see headnote, table 82]

Industrial classification ¹	Single-employer workers								Multi-employer workers							
	Total	\$1-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,999	\$3,000	Total	\$1-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,999	\$3,000
Total, 3-percent sample.....	147,792	20,927	38,410	39,912	25,468	13,439	7,111	2,525	95,211	31,574	28,992	19,473	9,370	3,610	1,561	631
Agriculture, forestry, and fishing.....	120	42	34	26	7	6	3	2	87	54	23	9	4	4	1	2
Mining.....	592	66	95	145	131	79	63	23	395	66	89	110	71	80	15	14
Contract construction.....	724	88	120	194	163	85	39	35	614	124	138	153	114	49	25	11
Manufacturing.....	75,448	5,319	18,171	21,267	15,249	9,066	5,027	1,349	46,314	10,821	14,431	11,305	6,015	2,448	1,034	260
19.....	1,574	29	162	480	405	300	171	27	1,133	213	336	338	164	56	22	4
20.....	4,793	743	1,439	1,642	662	208	60	39	3,574	1,533	1,209	586	177	43	13	13
21.....	1,431	155	567	559	124	19	5	2	392	151	159	63	15	4	0	0
22.....	11,261	1,434	4,791	3,635	1,034	264	78	25	3,410	1,251	1,375	585	150	30	14	5
23.....	10,607	1,219	4,212	2,934	1,389	500	257	96	6,440	1,816	2,287	1,407	597	195	111	27
26.....	1,945	136	617	789	283	71	33	16	967	340	390	164	49	16	6	2
27.....	2,531	276	715	795	387	186	114	58	1,525	498	522	319	114	39	17	16
28.....	3,394	91	485	986	1,081	527	191	33	1,743	360	548	488	247	68	23	9
30.....	1,277	31	145	409	406	215	61	10	895	223	280	222	112	44	13	1
31.....	2,846	326	1,282	879	273	60	20	6	1,249	429	554	202	47	15	4	0
32.....	1,427	89	455	475	266	103	28	11	686	185	265	157	64	8	5	2
33.....	4,008	83	548	1,389	1,140	544	227	77	3,388	558	963	1,068	584	154	48	13
34.....	9,952	66	347	1,109	2,345	3,125	2,375	595	8,149	817	1,631	2,129	1,873	1,056	524	119
35.....	1,710	32	202	522	526	273	119	36	1,139	200	365	322	166	60	20	6
36.....	6,527	75	547	1,927	2,402	1,110	378	88	4,002	701	1,293	1,203	557	195	44	9
37.....	3,931	61	428	1,067	1,164	697	402	112	3,037	451	891	955	489	170	65	16
38.....	1,250	13	68	163	316	350	282	58	1,228	127	276	337	255	157	68	8
39.....	2,980	184	631	935	677	359	162	32	2,026	551	677	475	217	81	18	4
Other.....	2,004	286	530	572	369	155	64	28	1,331	417	410	285	138	56	19	6
Transportation, communication, and other public utilities.....	8,795	800	1,900	2,702	1,987	957	366	88	3,473	1,077	1,183	741	311	102	37	22
46.....	6,151	596	1,407	1,777	1,344	728	256	43	1,933	716	707	315	129	46	12	8
Other.....	2,644	204	493	925	643	229	110	40	1,540	361	476	426	182	56	25	14
Wholesale and retail trade.....	37,251	9,582	11,097	8,943	4,321	1,818	863	627	28,665	13,753	8,332	4,179	1,516	509	217	159
50.....	4,056	461	992	1,201	745	301	141	125	2,623	811	807	608	222	92	39	46
51.....	4,837	270	844	1,518	1,177	646	278	104	2,818	693	903	776	357	108	40	31
53.....	11,712	3,604	4,210	2,462	839	308	144	145	7,942	4,782	2,102	721	243	52	25	17
54.....	3,434	1,189	1,088	785	256	78	26	12	2,576	1,283	820	348	85	29	7	4
56.....	4,225	1,071	1,285	989	451	193	130	106	3,090	1,371	974	460	164	72	31	18
57.....	3,690	941	1,168	919	399	120	67	76	2,789	1,346	813	404	143	47	20	10
58.....	4,015	1,822	1,170	635	235	90	35	28	5,940	3,283	1,642	662	212	77	41	23
Other.....	1,282	224	340	344	219	82	42	31	887	274	271	200	90	28	14	10
Finance, insurance, and real estate.....	10,056	1,211	2,597	3,279	1,952	626	242	149	4,650	1,210	1,621	1,117	457	137	59	49
60.....	2,839	217	763	1,054	555	174	55	21	1,147	283	451	297	94	15	5	4
63.....	3,311	185	906	1,168	709	217	82	41	1,131	260	459	267	97	31	9	5
65.....	1,537	616	421	272	127	45	33	23	1,060	413	310	177	79	38	19	24
Other.....	2,369	193	507	785	561	190	72	61	1,312	254	401	376	187	52	26	16
Service industries.....	13,811	3,728	4,210	3,155	1,479	601	400	238	10,185	4,249	2,965	1,664	764	289	154	100
70.....	1,904	894	642	240	81	24	15	8	1,952	1,146	520	182	70	15	12	7
73.....	5,049	1,418	1,923	1,103	360	134	73	38	3,478	1,654	1,144	437	154	51	27	11
75.....	1,313	179	280	376	245	85	84	64	1,172	283	349	294	132	66	24	24
80.....	2,210	544	646	581	263	109	44	23	836	294	243	190	66	25	16	2
Other.....	3,335	693	719	855	530	249	184	105	2,747	872	709	561	342	132	75	56
Establishments not elsewhere classified.....	132	26	37	22	16	18	12	6	80	26	18	16	7	3	2	8
Unclassified.....	863	75	149	179	163	188	96	13	733	194	192	179	111	89	17	6

¹ Industry in which last employed. For titles of codes, see table 91.

Table 97.—Workers with wage credits, annual data: All multi-employer workers, by industry division, major industry group, and amount of wage credits, 1943

[3-percent sample; see headnote, table 82]

Industrial classification ¹	Total	\$1-199	\$200-399	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799	\$2,800-2,999	\$3,000
Total, 3-percent sample.....	510,392	66,748	62,230	93,947	74,830	56,353	42,531	33,747	26,272	10,383	43,351
Agriculture, forestry, and fishing.....	1,288	244	210	278	183	108	70	44	32	8	111
Mining.....	11,764	809	873	1,545	1,598	1,531	1,630	1,393	962	342	1,081
10.....	1,599	83	113	208	168	225	224	229	152	51	146
11.....	719	18	31	68	82	109	171	136	67	9	83
12.....	3,939	178	242	514	631	605	654	501	307	99	208
13.....	3,647	334	289	431	402	377	395	391	345	145	538
14.....	1,860	196	198	324	315	215	186	136	101	38	151
Contract construction.....	36,896	3,311	3,319	5,137	4,175	3,807	3,464	3,086	2,583	1,194	6,820
15.....	13,409	1,217	1,292	1,925	1,551	1,425	1,328	1,180	987	452	2,052
16.....	11,485	1,287	1,140	1,743	1,363	1,187	955	838	695	301	1,976
17.....	12,002	807	887	1,469	1,261	1,195	1,181	1,068	901	441	2,792
Manufacturing.....	225,165	20,813	22,080	39,194	35,339	28,237	21,855	17,549	13,772	5,472	20,854
19.....	4,656	245	316	785	772	694	509	397	305	122	511
20.....	26,439	5,367	4,149	5,496	3,650	2,507	1,751	1,350	915	317	937
21.....	1,257	217	215	313	279	136	51	19	9	6	12
22.....	12,457	1,389	1,649	3,034	2,918	1,564	801	476	261	87	278
23.....	14,792	1,835	1,828	3,226	2,997	1,856	993	594	442	165	856
24.....	9,736	1,601	1,522	2,321	1,580	859	554	457	324	111	407
25.....	6,251	874	916	1,335	1,072	715	485	317	226	76	235
26.....	4,701	593	647	1,031	856	541	375	250	174	59	175
27.....	7,101	974	906	1,246	951	659	473	449	441	203	799
28.....	9,773	843	900	1,705	1,533	1,368	1,041	841	624	210	708
29.....	1,889	136	128	212	214	235	219	181	106	247	247
30.....	4,436	281	379	724	672	564	463	387	329	145	492
31.....	4,234	542	600	975	854	461	280	222	129	37	134
32.....	4,791	552	521	922	828	653	475	317	217	63	243
33.....	20,203	1,248	1,539	3,021	3,018	2,959	2,531	2,004	1,477	550	1,856
34.....	43,632	1,294	2,085	5,221	5,522	5,640	5,464	4,936	4,264	1,838	7,368
35.....	6,499	414	494	1,010	996	867	763	658	477	139	631
36.....	11,959	630	1,015	2,151	2,203	1,875	1,275	913	701	278	918
37.....	17,338	777	1,132	2,418	2,399	2,413	2,017	1,690	1,414	562	2,526
38.....	6,053	208	315	731	820	815	760	639	552	231	982
39.....	6,968	793	824	1,317	1,205	880	559	414	310	127	539
Transportation, communication, and other public utilities.....	31,075	3,110	2,898	5,000	4,539	3,729	3,285	2,782	2,201	789	2,742
41.....	1,540	82	94	151	177	206	247	242	202	37	102
42.....	10,470	1,271	1,113	1,761	1,521	1,255	1,108	879	676	247	639
43.....	3,785	235	309	585	610	559	495	412	262	79	239
44.....	4,235	243	218	453	506	568	541	475	367	152	712
45.....	4,279	489	331	604	515	468	413	358	348	137	616
46.....	4,093	553	605	1,090	852	382	194	123	74	41	179
48.....	2,316	184	188	310	321	255	253	262	241	83	216
Other.....	357	63	40	48	37	36	34	31	31	10	39
Wholesale and retail trade.....	132,748	26,776	23,005	28,534	18,528	11,576	7,351	5,475	4,046	1,538	5,919
50.....	16,109	2,210	2,126	3,102	2,407	1,887	1,233	943	693	249	1,259
51.....	15,121	1,592	1,515	2,639	2,270	1,887	1,356	1,063	917	360	1,522
52.....	4,980	881	669	955	677	508	374	292	209	80	335
53.....	24,214	7,663	5,715	5,538	2,846	1,105	544	273	177	78	275
54.....	15,154	3,150	2,868	3,280	1,962	1,229	771	498	195	490	490
55.....	4,798	570	540	876	690	575	445	332	281	109	380
56.....	8,808	1,903	1,636	1,897	1,379	703	394	291	189	89	327
57.....	15,492	3,141	2,695	3,263	2,062	1,393	919	681	485	182	671
58.....	25,463	5,263	4,788	6,370	3,843	2,051	1,141	762	513	166	566
59.....	2,609	403	453	614	392	238	174	127	84	30	94
Finance, insurance, and real estate.....	15,955	1,463	1,531	2,963	2,875	2,167	1,355	858	729	291	1,723
60.....	2,700	151	216	544	589	401	202	139	115	55	288
61.....	613	37	43	80	83	88	52	48	46	19	117
62.....	897	54	71	136	136	111	91	55	51	24	168
63.....	2,804	194	249	544	596	368	223	166	142	55	267
64.....	874	81	83	169	172	145	77	29	21	9	88
65.....	6,717	827	753	1,268	1,075	864	599	355	269	95	612
66.....	658	74	70	112	109	97	47	30	26	12	81
67.....	692	46	46	110	115	93	64	36	59	22	102
Service industries.....	49,221	9,399	7,562	10,218	6,805	4,532	2,953	2,146	1,573	636	3,397
70.....	9,011	2,173	2,265	2,265	1,229	628	354	206	149	42	177
72.....	12,861	2,637	2,206	3,003	2,082	1,116	660	471	275	103	308
73.....	5,019	619	528	863	711	626	400	305	275	91	601
75.....	2,577	296	293	517	429	307	252	163	117	49	154
76.....	1,611	158	145	262	192	179	154	133	93	43	202
78.....	4,176	977	761	737	372	261	191	163	144	72	498
79.....	5,576	1,656	900	1,030	603	467	257	203	128	51	281
80.....	2,052	314	348	541	363	269	90	41	33	8	45
81.....	838	76	93	166	171	135	87	41	22	6	41
83.....	1,730	147	159	264	193	155	140	131	82	55	404
86.....	2,486	197	200	308	281	258	257	214	189	92	490
Other.....	1,284	149	141	262	179	131	111	75	66	24	146
Establishments not elsewhere classified.....	792	177	137	150	90	63	42	32	32	7	62
Unclassified.....	5,488	646	615	928	698	603	526	382	342	106	642

¹ Industry in which last employed. For titles of codes, see table 91.

Table 98.—*Workers with wage credits, annual data: Male multi-employer workers, by industry division, major industry group, and amount of wage credits, 1943*

[3-percent sample; see headnote, table 82]

Industrial classification ¹	Total	\$1-199	\$200-399	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799	\$2,800-2,999	\$3,000
Total, 3-percent sample	332,172	34,557	32,228	49,380	39,876	35,424	32,852	39,067	24,998	10,075	42,715
Agriculture, forestry, and fishing	1,065	172	163	222	156	99	65	40	31	8	109
Mining	11,107	773	806	1,376	1,471	1,409	1,553	1,363	947	342	1,067
10	1,545	78	108	187	162	213	222	227	152	51	145
11	706	17	29	65	77	108	171	136	67	9	37
12	3,869	171	234	495	620	588	649	501	396	99	206
13	3,379	318	259	365	354	325	359	381	340	115	533
14	1,608	189	176	264	258	175	152	118	92	38	146
Contract construction	35,719	3,167	3,166	4,866	3,953	3,632	3,340	3,035	2,562	1,189	6,809
15	12,986	1,158	1,226	1,833	1,485	1,368	1,277	1,158	982	450	2,049
16	11,111	1,242	1,101	1,661	1,286	1,116	923	824	685	299	1,974
17	11,622	767	839	1,372	1,182	1,148	1,149	1,053	895	440	2,786
Manufacturing	145,224	11,015	11,541	20,070	17,214	15,901	15,634	15,055	12,925	5,277	20,592
19	2,795	95	125	334	331	320	340	338	286	119	507
20	17,711	2,935	2,336	3,296	2,237	1,888	1,570	1,307	905	314	923
21	488	58	74	100	108	72	30	15	9	6	12
22	6,709	560	714	1,322	1,443	967	650	446	256	84	273
23	4,044	346	353	486	407	364	378	387	351	143	829
24	9,172	1,488	1,420	2,180	1,484	798	527	444	317	111	403
25	4,433	529	559	854	715	528	420	294	224	76	234
26	2,830	265	327	490	422	368	324	234	170	57	173
27	4,284	470	445	520	344	331	355	410	429	198	782
28	6,875	562	539	1,015	844	843	790	772	607	204	699
29	1,581	109	100	160	150	154	186	199	174	103	246
30	2,858	121	174	312	291	317	349	342	317	144	491
31	1,927	178	197	311	255	250	231	209	125	37	134
32	3,586	369	356	612	520	494	410	309	212	63	241
33	14,655	792	945	1,816	1,678	1,815	1,940	1,849	1,432	545	1,843
34	30,920	760	1,143	2,811	2,905	3,123	3,494	3,859	3,846	1,730	7,249
35	4,638	248	299	585	521	525	592	597	459	187	625
36	5,671	233	320	680	569	597	712	717	664	270	909
37	12,521	476	645	1,374	1,228	1,365	1,506	1,516	1,360	541	2,510
38	4,088	123	176	353	375	403	487	482	495	220	974
39	3,438	300	294	459	387	379	337	329	293	125	535
Transportation, communication, and other public utilities	25,500	2,516	2,120	3,401	3,181	2,962	2,970	2,677	2,171	782	2,720
41	1,353	63	75	113	122	169	235	238	199	37	102
42	9,787	1,180	1,025	1,577	1,379	1,138	1,065	869	673	247	634
43	3,120	176	233	426	445	428	442	398	256	78	235
44	4,134	237	208	431	488	549	527	469	366	150	709
45	3,919	451	287	505	441	408	384	347	346	137	613
46	1,032	212	126	128	89	61	65	77	64	39	171
48	1,852	147	135	193	191	179	222	249	238	84	214
Other	303	50	31	28	26	30	30	30	29	10	39
Wholesale and retail trade	71,782	11,098	9,733	12,848	9,025	7,206	5,796	4,956	3,871	1,490	5,759
50	11,366	1,446	1,316	1,910	1,467	1,257	1,005	844	668	240	1,213
51	10,482	1,074	946	1,556	1,172	1,063	990	954	884	353	1,490
52	4,384	771	552	816	559	443	349	281	206	79	328
53	5,374	1,228	1,114	1,066	587	371	299	221	160	70	258
54	9,679	1,922	1,620	1,691	1,042	865	686	681	492	194	486
55	4,089	479	443	692	540	456	398	321	273	109	378
56	2,867	454	446	472	281	222	219	218	165	81	309
57	9,537	1,690	1,350	1,676	1,141	974	772	633	466	174	661
58	11,665	1,673	1,543	2,423	1,902	1,341	922	682	476	160	543
59	2,339	361	403	546	334	214	156	121	81	30	93
Finance, insurance, and real estate	8,717	652	636	1,125	1,054	1,013	888	719	682	276	1,672
60	1,103	55	51	108	105	101	108	126	110	55	284
63	1,110	64	56	97	90	96	126	132	137	50	262
65	4,790	433	433	759	719	685	513	316	257	88	587
Other	1,714	100	96	161	140	131	141	145	178	83	539
Service industries	28,278	4,580	3,553	4,747	3,298	2,742	2,158	1,851	1,450	602	3,297
70	4,445	853	763	951	623	436	280	191	139	39	170
72	5,150	632	607	889	796	659	499	420	253	98	297
73	3,045	319	286	431	284	305	263	238	255	87	577
75	2,306	255	262	445	363	274	228	163	115	49	152
76	1,416	131	115	215	148	151	144	126	92	43	251
78	2,783	622	451	418	200	158	134	130	132	63	475
79	4,599	1,410	716	820	447	363	225	186	118	48	266
83	1,406	111	111	191	138	97	107	120	75	54	402
86	1,701	108	94	138	125	137	163	180	180	90	486
Other	1,427	139	148	249	174	162	115	97	91	31	221
Establishments not elsewhere classified	646	156	108	114	68	45	35	28	31	6	54
Unclassified	4,134	428	402	611	456	414	413	343	328	103	636

¹ Industry in which last employed. For titles of codes, see table 91.

child beneficiary of the deceased husband on whose wage record her benefits are based. An additional amount is withheld as penalty for failure to report promptly an event which a beneficiary knows to be a cause for deduction. (2) An amount equal to the lump-sum payment at age 65 received by any worker under the 1935 provisions of the Social Security Act must be deducted from his benefit and/or any other benefits with respect to his wages. (3) Amounts equal to unpaid employee contributions for 1939 for a worker aged 65 or over in that year must be deducted from any monthly bene-

fits or lump sum paid with respect to his wages, unless such contributions had been deducted from his wages by his employer.

Recomputation.—Before October 1944, the monthly rate of primary benefit was fixed as of the date a fully insured worker over age 65 filed a claim for such benefits; earnings in covered employment after entitlement to primary benefits could not affect the monthly rate of benefit even though a recalculation which included such postentitlement earnings would have resulted in an increased monthly rate. A ruling by the Social Security Board in October 1944 permits a primary beneficiary

to file application requesting recomputation of benefits as of a date later than the date of original claim, if he has had covered employment in the interim. If a higher primary benefit amount results from such recalculation, the worker becomes entitled to such increased rate as of the date the recomputation was requested. Monthly benefits to which the wife or child of such primary beneficiary may be entitled will also be recomputed on the basis of the higher primary benefit amount.

Reinstatement.—The return of a beneficiary from conditional to current or deferred-payment status when the cause or causes for sus-

Table 99.—*Workers with wage credits, annual data: Female multi-employer workers, by industry division, major industry group, and amount of wage credits, 1943*

[3-percent sample; see headnote, table 82]

Industrial classification ¹	Total	\$1-199	\$200-399	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799	\$2,800-2,999	\$3,000
Total, 3-percent sample.....	178, 220	32, 191	30, 002	44, 567	34, 954	20, 929	9, 679	3, 680	1, 274	308	636
Agriculture, forestry, and fishing.....	223	72	47	56	27	9	5	4	1	0	2
Mining.....	657	36	67	169	127	122	77	30	15	0	14
Contract construction.....	1, 177	144	153	271	222	175	124	51	21	5	11
Manufacturing.....	79, 941	9, 798	10, 539	19, 124	18, 125	12, 336	6, 221	2, 494	847	195	262
19.....	1, 861	150	191	451	441	374	169	59	19	3	4
20.....	8, 728	2, 432	1, 813	2, 200	1, 413	619	181	43	10	3	14
21.....	769	161	141	213	171	64	15	4	0	0	0
22.....	5, 748	829	935	1, 712	1, 475	597	151	30	11	3	5
23.....	10, 748	1, 489	1, 475	2, 740	2, 590	1, 492	615	207	91	22	27
25.....	1, 818	345	357	481	357	187	65	23	2	0	1
26.....	1, 871	328	320	541	434	173	51	16	4	0	2
27.....	2, 817	504	461	726	607	328	118	39	12	5	17
28.....	2, 898	281	261	690	689	525	251	69	17	6	9
30.....	1, 578	160	205	412	381	247	114	45	12	1	1
31.....	2, 307	364	403	664	599	211	49	13	4	0	0
32.....	1, 205	183	165	310	308	159	65	8	5	0	2
33.....	5, 548	456	594	1, 205	1, 340	1, 144	591	155	45	5	18
34.....	12, 712	534	942	2, 410	2, 617	2, 517	1, 970	1, 077	418	108	119
35.....	1, 861	166	195	425	475	342	171	61	18	2	6
36.....	6, 288	397	695	1, 471	1, 634	1, 278	563	196	37	8	9
37.....	4, 817	301	487	1, 044	1, 171	1, 048	511	174	54	11	16
38.....	1, 965	85	139	378	445	412	273	157	57	11	8
39.....	3, 530	493	530	858	818	501	222	85	17	2	4
Other.....	872	140	130	193	160	118	76	33	14	3	6
Transportation, communication, and other public utilities.....	5, 575	594	778	1, 599	1, 358	767	315	105	30	7	22
46.....	3, 061	341	479	962	763	321	129	46	10	2	8
48.....	464	37	53	117	130	76	31	13	3	2	2
Other.....	2, 050	216	246	520	465	370	155	46	17	3	12
Wholesale and retail trade.....	60, 966	15, 678	13, 272	15, 686	9, 503	4, 370	1, 555	519	175	48	160
50.....	4, 743	764	810	1, 192	940	630	228	99	25	9	46
51.....	4, 639	518	569	1, 083	1, 098	824	366	109	33	7	32
52.....	596	110	117	139	118	65	25	11	3	1	7
53.....	18, 840	6, 435	4, 601	4, 472	2, 259	734	245	52	17	8	17
54.....	5, 475	1, 228	1, 248	1, 589	920	364	85	30	6	1	4
56.....	5, 941	1, 449	1, 190	1, 425	1, 098	481	175	73	24	8	18
57.....	5, 955	1, 451	1, 345	1, 587	921	419	147	48	19	8	10
58.....	13, 798	3, 590	2, 245	3, 947	1, 941	710	219	80	37	6	23
Other.....	979	133	147	252	208	143	65	17	11	0	3
Finance, insurance, and real estate.....	7, 238	811	895	1, 838	1, 821	1, 154	467	139	47	15	51
60.....	1, 597	96	165	436	484	300	94	18	5	0	4
63.....	1, 694	130	193	447	506	272	97	34	6	5	6
64.....	638	60	70	149	154	129	55	11	7	0	3
65.....	1, 927	394	320	509	356	179	86	39	12	7	25
Other.....	1, 382	131	147	297	321	274	135	42	18	3	14
Service industries.....	20, 943	4, 819	4, 009	5, 471	3, 507	1, 790	795	295	123	54	100
70.....	4, 566	1, 320	1, 025	1, 314	606	192	74	15	10	3	7
72.....	7, 711	2, 005	1, 599	2, 114	1, 286	457	161	51	22	5	11
73.....	1, 974	300	242	432	427	321	137	67	20	4	24
78.....	1, 393	355	310	319	172	103	57	33	12	9	23
79.....	977	246	184	210	156	104	32	17	10	3	15
80.....	1, 636	268	282	459	308	208	68	25	12	4	2
81.....	689	67	82	148	152	120	78	28	14	2	8
86.....	785	89	106	170	156	121	94	34	9	2	4
Other.....	1, 212	179	179	305	244	164	94	25	14	2	6
Establishments not elsewhere classified.....	146	21	29	36	22	17	7	4	1	1	8
Unclassified.....	1, 354	218	213	317	242	189	113	39	14	3	6

¹Industry in which last employed. For titles of codes, see table 91.

pension of benefits have been removed.

Suspension.—The transfer of a beneficiary from current or deferred to conditional-payment status because of the occurrence of a contingency requiring deductions from benefits equal to or greater than the amount of benefit.

Termination.—The ending of entitlement to monthly benefits with respect to the wage record of an insured worker. Benefits are terminated when a beneficiary dies; when a child beneficiary marries or attains age 18; when a widow receiving a widow's benefit remarries or becomes entitled to a primary benefit equal to or greater than her widow's benefit; or when a widow receiving widow's current benefits remarries or when no child of the deceased worker is entitled to child's benefits.

Benefit-Payment Status

Conditional.—Benefit payments indefinitely suspended until the termination of conditions necessitating deductions can be known. If a beneficiary whose payments are being withheld for an indefinite period has never previously been in current or deferred-payment status, his benefits are shown in conditional-payment status—*frozen*. If a beneficiary has previously been in current or deferred-payment status, his benefits are shown in conditional-payment status—*suspended*.

Current.—Benefit payments being made at a given time with no deductions or with deductions amounting to less than a month's benefit.

Deferred.—Payments withheld until a definite subsequent month when a known deductible amount equal to or exceeding a month's benefit has been deducted from a benefit awarded for a prior month or months.

In force.—Benefits in current, conditional, or deferred-payment status on any given date.

Withheld.—Benefits in conditional or deferred-payment status.

Benefit Rate

Formula.—The method for computing a primary benefit amount, i.e., by taking (1) 40 percent of that part of the insured worker's average monthly wage which does not exceed \$50, plus (2) 10 percent of that part

Table 100.—*Workers with wage credits, annual data: All 4-quarter multi-employer workers, by industry division, major industry group, and amount of wage credits, 1943*

[3-percent sample; see headnote, table 82]

Industrial classification ¹	Total	\$1-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799	\$2,800-2,999	\$3,000
Total, 3-percent sample.....	305,468	58,449	53,997	46,678	37,544	31,089	24,922	9,918	42,871
Agriculture, forestry, and fishing.....	629	183	124	86	62	38	25	6	105
Mining.....	8,099	699	1,003	1,252	1,468	1,326	942	334	1,075
10.....	1,065	60	87	169	191	214	150	49	145
11.....	567	16	56	92	166	133	67	9	58
12.....	2,908	242	429	524	613	491	303	99	207
13.....	2,461	220	240	292	339	360	334	139	537
14.....	1,098	161	191	175	159	128	98	58	148
Contract construction.....	21,589	1,776	2,023	2,510	2,586	2,561	2,289	1,088	6,756
15.....	7,482	600	692	894	975	980	855	414	2,042
16.....	6,224	581	647	807	687	684	595	272	1,951
17.....	7,883	595	684	809	924	897	809	402	2,763
Manufacturing.....	144,058	20,123	25,104	23,539	19,603	16,376	13,240	5,302	20,771
19.....	3,181	317	514	590	460	375	294	121	510
20.....	12,901	3,146	2,647	2,121	1,573	1,290	883	312	929
21.....	702	231	250	128	49	18	9	5	12
22.....	7,943	2,024	2,602	1,470	766	465	256	85	275
23.....	9,217	2,063	2,579	1,703	916	538	412	155	851
24.....	5,305	1,621	1,214	726	502	417	313	109	403
25.....	3,571	784	844	649	451	310	224	74	235
26.....	2,719	569	690	474	350	239	168	67	172
27.....	4,519	885	766	595	423	420	431	201	798
28.....	6,425	875	1,103	1,174	958	799	608	202	706
29.....	1,320	81	128	171	210	207	173	105	245
30.....	2,965	332	430	461	429	360	322	141	490
31.....	2,552	591	753	427	268	217	126	37	133
32.....	2,942	497	615	589	442	295	202	61	241
33.....	13,649	1,285	1,930	2,468	2,296	1,866	1,421	533	1,850
34.....	31,024	1,562	2,912	4,148	4,694	4,519	4,067	1,781	7,341
35.....	4,353	400	646	718	685	627	467	183	627
36.....	8,087	940	1,607	1,635	1,173	870	677	267	918
37.....	12,076	927	1,524	1,926	1,766	1,546	1,348	525	2,514
38.....	4,305	237	445	601	672	603	540	225	982
39.....	4,302	756	905	765	620	395	299	123	539
Transportation, communication, and other public utilities.....	19,333	2,841	3,127	2,900	2,755	2,470	1,993	714	2,533
41.....	1,141	64	125	165	220	234	197	55	101
42.....	6,417	1,001	1,035	1,023	988	829	659	246	636
43.....	2,560	256	407	467	457	400	258	79	236
44.....	2,014	155	169	270	288	295	216	92	529
45.....	2,699	309	335	348	347	312	323	126	599
46.....	2,582	831	782	369	188	119	73	41	179
48.....	1,692	192	247	226	236	253	238	85	215
Other.....	228	33	27	32	31	28	29	10	58
Wholesale and retail trade.....	70,504	22,725	14,566	10,075	6,704	5,167	3,904	1,492	5,871
50.....	9,705	2,033	1,802	1,678	1,138	889	674	241	1,250
51.....	9,539	1,393	1,630	1,576	1,224	985	871	349	1,511
52.....	2,713	573	482	433	335	275	202	78	335
53.....	10,606	5,728	2,541	1,041	516	263	173	74	270
54.....	7,923	2,765	1,555	1,059	705	676	485	192	486
55.....	2,890	485	483	461	393	316	270	104	378
56.....	4,872	1,832	1,171	640	357	274	185	87	326
57.....	8,196	2,584	1,599	1,208	849	647	467	177	665
58.....	12,678	4,929	3,016	1,767	1,026	726	497	161	556
59.....	1,382	403	287	212	161	116	80	29	84
Finance, insurance, and real estate.....	11,023	1,904	2,377	1,980	1,268	813	699	279	1,703
60.....	2,063	362	530	386	194	137	112	64	288
63.....	1,986	322	511	337	202	157	137	64	266
64.....	601	102	147	136	72	28	21	7	88
65.....	4,353	873	846	780	566	336	258	93	601
Other.....	2,020	245	343	341	234	155	171	71	460
Service industries.....	26,632	7,624	5,160	3,829	2,607	1,971	1,486	596	3,359
70.....	4,314	1,906	1,006	543	314	189	143	58	175
72.....	6,605	2,209	1,700	982	597	442	266	102	307
73.....	3,211	566	527	531	359	283	262	83	595
75.....	1,547	283	310	251	228	157	116	49	153
78.....	2,241	749	268	220	167	146	135	69	487
79.....	2,540	929	399	380	221	175	117	43	276
80.....	1,080	352	284	240	83	58	32	8	43
81.....	554	103	135	127	81	40	22	6	41
83.....	998	70	108	102	101	106	67	44	400
86.....	1,842	212	198	229	242	205	182	85	489
Other.....	1,700	245	225	224	214	190	144	66	393
Establishments not elsewhere classified.....	351	88	55	49	56	27	28	6	62
Unclassified.....	3,250	486	458	458	455	340	316	101	636

¹ Industry in which last employed. For titles of codes, see table 91.

of such wage which exceeds \$50 but does not exceed \$250, plus (3) 1 percent of the sum of (1) and (2) for each calendar year in which the worker had wage credits of \$200 or more. The amount of each type of benefit is based on the primary benefit amount.

Maximum.—The total amount of benefits payable in any 1 month on the basis of a worker's wage credits may not exceed (1) \$85, (2) twice the primary benefit amount, or (3) 80 percent of the worker's average monthly wage, whichever is least. The maximum, however, may not reduce the total monthly amount payable to less than \$20. When the maximum operates to reduce benefits, each benefit, except the primary benefit, is proportionately reduced.

Minimum.—If the computed amount payable on the basis of a worker's wage credits totals less than \$10 a month, the total is raised to \$10. If subject to deductions, however, the amount paid in any month may be less.

Monthly.—A monthly amount based on the benefit formula, prior to any deductions.

Primary benefit amount.—The amount determined by the benefit formula as the basis for the monthly benefits payable to a retired insured worker, his eligible dependents, or the survivors of a deceased insured worker.

Benefit Types

Child's.—A monthly amount, equal to one-half of the primary benefit amount computed from the worker's wage credits, to which a child of a worker who died either fully or currently insured after December 31, 1939, or of a worker who is entitled to primary benefits, may become entitled. Conditions for entitlement are: The child must have filed application for such benefits; must be unmarried and under age 18; and must be dependent on the insured worker.

Family.—Total amount of all individual monthly benefits payable in any 1 month on the basis of a worker's wage credits.

Parent's.—A monthly amount to which one or both parents of a fully insured deceased worker may be-

Table 101.—*Workers with wage credits, annual data: Male 4-quarter multi-employer workers, by industry division, major industry group, and amount of wage credits, 1943*

[3-percent sample; see headnote, table 82]

Industrial classification ¹	Total	\$1-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000-2,399	\$2,400-2,799	\$2,800-2,999	\$3,000
Total, 3-percent sample.....	210,257	26,875	25,005	27,205	28,174	27,479	23,661	9,618	42,240
Agriculture, forestry, and fishing.....	532	129	101	77	58	34	24	6	103
Mining.....	7,704	633	914	1,142	1,397	1,296	927	334	1,061
10.....	1,037	54	81	158	189	212	150	49	144
11.....	558	14	51	91	166	133	57	9	37
12.....	2,858	227	419	507	608	491	302	99	205
13.....	2,292	195	199	242	306	350	329	139	532
14.....	959	143	164	144	128	110	89	38	143
Contract construction.....	20,975	1,652	1,885	2,357	2,472	2,512	2,268	1,084	6,745
15.....	7,273	556	654	843	930	959	880	412	2,039
16.....	6,036	556	602	747	656	671	585	270	1,949
17.....	7,666	540	629	767	886	882	803	402	2,757
Manufacturing.....	97,744	9,302	10,673	12,234	13,588	13,928	12,400	5,108	20,511
19.....	2,048	104	178	252	296	319	275	118	506
20.....	9,327	1,613	1,438	1,535	1,396	1,247	873	309	916
21.....	310	80	91	65	34	14	9	5	12
22.....	4,533	773	1,227	885	616	435	245	82	270
23.....	2,777	247	292	296	319	343	323	133	824
24.....	5,047	1,535	1,145	673	476	404	306	109	399
25.....	2,691	473	548	466	387	287	222	74	234
26.....	1,752	229	300	310	301	223	164	55	170
27.....	2,994	387	244	276	309	381	419	196	782
28.....	4,682	515	555	686	711	731	591	196	697
29.....	1,127	81	83	122	162	187	166	102	244
30.....	2,070	109	150	239	317	316	310	140	489
31.....	1,303	162	199	225	221	204	122	37	133
32.....	2,256	312	350	432	378	287	197	61	239
33.....	10,261	727	967	1,400	1,712	1,712	1,378	528	1,837
34.....	22,875	745	1,281	2,019	2,821	3,463	3,651	1,673	7,222
35.....	3,214	200	281	396	519	567	449	151	621
36.....	4,085	239	314	432	616	675	640	260	909
37.....	9,039	476	633	971	1,277	1,376	1,294	514	2,498
38.....	3,077	110	169	264	417	446	483	214	974
39.....	2,276	205	228	290	303	311	283	121	535
Transportation, communication, and other public utilities.....	15,860	1,764	1,944	2,159	2,444	2,368	1,963	707	2,511
41.....	1,019	39	82	130	208	230	194	95	101
42.....	6,020	886	923	913	946	819	656	246	631
43.....	2,150	172	282	340	404	387	252	78	235
44.....	1,953	144	161	253	274	290	215	90	526
45.....	2,498	266	276	292	320	301	321	126	596
46.....	649	115	75	54	59	73	69	39	171
48.....	1,378	122	129	151	205	240	235	83	213
Other.....	193	20	16	26	28	28	27	10	38
Wholesale and retail trade.....	41,839	8,972	6,234	5,896	5,188	4,658	3,731	1,448	5,712
50.....	7,082	1,222	995	1,070	916	793	649	233	1,204
51.....	6,721	790	727	800	867	877	838	342	1,480
52.....	2,382	456	377	370	310	264	199	78	328
53.....	2,664	946	439	320	273	211	156	66	253
54.....	5,347	1,482	735	711	620	647	479	191	482
55.....	2,483	379	363	348	346	305	262	104	376
56.....	1,782	461	197	180	193	202	162	79	308
57.....	5,407	1,238	786	804	706	600	448	170	655
58.....	6,738	1,646	1,374	1,105	814	649	461	156	533
59.....	1,233	352	241	188	143	110	77	29	93
Finance, insurance, and real estate.....	6,373	694	756	863	811	676	654	265	1,654
60.....	916	79	79	89	100	124	107	54	284
63.....	855	62	52	70	105	123	133	49	261
65.....	3,293	460	536	603	487	298	246	86	577
Other.....	1,309	93	89	101	119	131	168	76	532
Service industries.....	16,447	3,375	2,195	2,165	1,843	1,682	1,365	563	3,259
70.....	2,362	760	486	361	244	174	134	35	168
72.....	3,127	555	556	545	443	391	244	97	296
73.....	2,039	283	178	237	227	217	242	84	571
75.....	1,398	247	253	222	205	157	114	49	151
78.....	1,540	420	125	122	112	114	123	60	464
79.....	2,075	751	275	290	190	160	107	41	261
86.....	1,350	96	73	115	151	173	174	83	485
Other.....	2,556	263	249	273	271	296	227	114	863
Establishments not elsewhere classified.....	271	62	37	33	29	24	27	5	54
Unclassified.....	2,512	292	266	279	344	301	302	98	630

¹ Industry in which last employed. For titles of codes, see table 91.

Table 102.—*Workers with wage credits, annual data: All workers, by industry division, major industry group, and age, 1943*

[3-percent sample; see headnote, table 82]

Industrial classification ¹	Total	Under 20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 and over
Total, 3-percent sample.....	1,394,372	211,761	185,166	168,176	167,405	157,319	135,986	116,868	94,320	72,372	46,838	25,027	13,134
Agriculture, forestry, and fishing.....	3,163	541	316	314	324	323	337	281	221	198	152	102	54
Mining.....	36,394	2,249	3,335	4,239	4,877	4,665	4,215	3,742	3,500	2,853	1,704	706	309
10.....	4,974	270	504	727	731	623	552	432	443	350	210	84	48
11.....	2,941	71	147	243	322	392	364	359	416	333	189	67	38
12.....	15,320	720	1,418	1,695	1,954	1,933	1,689	1,629	1,590	1,416	829	339	108
13.....	8,449	690	694	982	1,285	1,169	1,137	923	660	469	267	106	67
14.....	4,710	498	572	592	585	548	473	399	391	285	209	110	48
Contract construction.....	62,965	5,900	5,757	6,297	7,333	7,673	7,217	6,645	5,904	4,779	3,130	1,585	745
15.....	22,176	2,013	1,897	2,108	2,430	2,500	2,451	2,458	2,263	1,864	1,282	633	277
16.....	20,844	2,216	2,426	2,355	2,771	2,606	2,298	1,882	1,603	1,257	812	421	203
17.....	19,945	1,671	1,440	1,834	2,132	2,567	2,468	2,305	2,038	1,658	1,036	531	265
Manufacturing.....	682,081	79,569	98,739	92,581	88,503	79,547	67,071	57,216	45,804	34,540	21,868	11,244	5,399
19.....	13,584	1,023	2,169	2,183	2,026	1,762	1,411	1,165	838	549	276	129	63
20.....	72,461	13,765	9,444	8,150	8,263	7,696	6,667	5,894	4,835	3,514	2,307	1,231	695
21.....	4,534	474	775	588	604	568	494	335	278	172	123	84	39
22.....	50,740	6,558	7,122	6,419	6,482	5,791	4,994	4,265	3,441	2,587	1,714	926	441
23.....	41,178	5,208	5,505	4,732	4,751	4,722	4,300	4,027	3,191	2,408	1,407	673	254
24.....	25,275	2,872	2,932	2,957	3,173	2,855	2,535	2,120	1,932	1,741	1,207	631	320
25.....	17,515	2,481	2,278	1,801	1,921	1,801	1,675	1,383	1,358	1,167	890	537	320
26.....	15,880	2,392	2,062	1,812	1,775	1,833	1,476	1,261	987	824	524	282	152
27.....	20,539	3,686	2,169	1,832	2,215	2,476	2,075	1,858	1,551	1,164	781	471	311
28.....	31,055	2,716	4,369	4,507	4,439	4,007	3,329	2,667	2,023	1,485	882	416	215
29.....	6,818	487	783	872	934	906	848	726	571	354	229	80	28
30.....	12,284	1,414	1,918	1,806	1,752	1,488	1,165	1,020	744	506	289	124	68
31.....	14,018	2,286	1,749	1,545	1,543	1,465	1,300	1,181	1,036	854	581	322	156
32.....	15,677	2,100	2,099	1,879	1,813	1,734	1,553	1,356	1,144	895	615	323	166
33.....	67,693	6,263	8,888	9,399	8,915	7,736	6,753	6,205	5,085	4,067	2,587	1,249	546
34.....	119,585	9,575	19,077	20,096	18,087	14,965	12,086	9,415	6,951	4,792	2,743	1,307	491
35.....	19,600	1,948	2,802	2,735	2,523	2,359	1,900	1,721	1,396	1,031	659	342	184
36.....	38,998	4,587	7,672	6,198	5,208	4,502	3,473	2,671	2,099	1,366	788	377	147
37.....	55,066	5,094	7,835	7,601	7,085	6,322	5,401	4,783	3,880	3,243	2,098	1,147	577
38.....	17,801	1,505	2,804	2,533	2,490	2,261	1,868	1,567	1,228	790	458	223	74
39.....	22,230	3,132	4,287	2,936	2,504	2,298	1,868	1,596	1,326	1,031	710	370	172
Transportation, communication, and other public utilities.....	78,035	8,897	10,869	9,651	10,261	10,306	8,700	6,924	5,065	3,597	2,128	1,081	556
41.....	5,418	176	378	665	772	735	690	588	445	411	284	168	106
42.....	19,839	2,339	2,532	2,898	2,998	2,633	2,144	1,648	1,113	731	462	223	118
43.....	8,721	623	1,334	1,528	1,401	1,231	945	687	473	264	145	67	28
44.....	6,749	714	1,353	908	805	718	620	558	410	339	189	91	44
45.....	6,930	632	940	872	907	862	738	675	526	367	236	127	48
46.....	17,558	3,660	3,319	1,619	1,847	2,243	1,719	1,285	817	558	292	111	88
48.....	11,677	681	925	1,069	1,359	1,756	1,717	1,359	1,175	826	455	229	96
Other.....	1,143	72	83	92	142	128	127	124	106	101	65	65	53
Wholesale and retail trade.....	343,031	83,130	42,808	35,576	35,658	34,292	30,969	25,766	20,670	15,687	10,449	5,767	3,159
50.....	41,974	6,277	5,124	4,690	4,948	4,977	4,375	3,630	2,917	2,279	1,412	835	510
51.....	44,697	4,991	5,600	5,633	5,967	5,718	4,903	4,180	3,057	2,217	1,356	690	355
52.....	13,080	1,899	1,330	1,187	1,307	1,357	1,305	1,195	1,124	932	720	444	280
53.....	68,562	25,488	10,122	6,151	5,548	5,201	4,383	3,762	3,001	2,238	1,471	790	407
54.....	42,129	14,503	4,438	4,093	4,103	3,711	3,083	2,568	2,026	1,556	1,100	628	320
55.....	11,521	1,917	1,267	1,361	1,664	1,508	1,362	982	653	348	219	167	73
56.....	22,960	5,649	2,814	2,146	2,115	2,224	2,048	1,891	1,570	1,128	759	399	217
57.....	40,048	10,689	4,644	3,796	3,843	3,789	3,471	2,846	2,377	1,915	1,352	788	538
58.....	52,475	9,902	6,834	5,881	5,495	5,263	4,763	4,439	3,671	2,921	1,945	952	418
59.....	5,555	1,815	635	638	668	544	376	282	244	153	115	74	41
Finance, insurance, and real estate.....	50,665	5,253	6,238	4,408	5,083	5,898	5,532	5,103	4,255	3,444	2,582	1,637	1,232
60.....	11,447	1,439	1,733	973	1,055	1,367	1,244	1,032	802	654	464	332	347
61.....	1,723	173	155	122	169	256	222	203	131	115	90	50	57
62.....	2,663	245	374	286	316	359	272	216	181	132	116	88	78
63.....	12,553	1,497	1,946	1,264	1,581	1,670	1,371	1,168	842	564	356	190	104
64.....	2,934	400	507	335	347	341	322	245	149	122	83	50	33
65.....	15,150	1,043	852	899	1,148	1,441	1,704	1,873	1,841	1,640	1,313	818	578
66.....	2,093	185	255	208	217	230	219	205	192	153	113	82	34
67.....	2,102	271	416	316	250	234	178	161	117	64	47	27	21
Service industries.....	123,374	24,314	15,126	13,236	13,433	12,940	11,395	10,023	7,907	6,543	4,287	2,624	1,546
70.....	21,212	3,516	2,252	1,973	1,999	2,058	2,075	1,965	1,648	1,549	1,112	693	372
72.....	34,501	5,827	4,889	4,282	4,147	3,717	3,237	2,760	2,146	1,670	967	537	322
73.....	12,716	1,744	1,558	1,479	1,583	1,624	1,356	1,109	831	599	435	260	138
74.....	2,348	363	404	362	314	282	208	159	95	112	57	57	15
75.....	5,783	1,142	715	743	765	663	570	442	282	228	121	63	49
76.....	3,702	497	428	427	471	444	362	311	261	219	131	100	51
78.....	9,266	3,754	939	673	699	716	602	567	447	357	233	168	111
79.....	12,349	5,506	929	725	852	826	850	737	633	512	371	248	160
80.....	7,868	719	1,339	1,108	997	954	696	663	493	430	266	131	72
81.....	2,580	321	468	355	325	334	273	175	128	92	57	30	22
82.....	770	94	82	90	84	70	74	76	49	31	27	11	5
83.....	4,267	470	661	510	599	537	437	344	275	209	145	51	29
86.....	6,012	421	462	509	598	715	655	592	517	361	279	188	188
Establishments not elsewhere clas- sified.....	2,519	347	371	291	292	220	225	205	183	143	82	55	55
Unclassified.....	12,145	1,561	1,607	1,583	1,641	1,455	1,225	963	811	588	413	199	99

¹ Industry in which last employed. For titles of codes, see table 91.

Table 103.—*Workers with wage credits, annual data: Male workers, by industry division, major industry group, and age, 1943*

[3-percent sample; see headnote, table 82]

Industrial classification ¹	Total	Under 20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 and over
Total, 3-percent sample.....	883,394	117,042	82,683	96,908	107,323	103,125	92,428	83,080	70,788	57,424	38,751	21,838	12,004
Agriculture, forestry, and fishing.....	2,458	422	199	219	246	247	249	237	179	174	145	90	51
Mining.....	34,503	2,002	2,860	3,910	4,619	4,463	4,070	3,649	3,422	2,817	1,686	700	305
10.....	4,797	248	466	694	711	607	536	422	436	343	206	81	47
11.....	2,899	66	134	238	320	390	360	355	412	332	188	66	38
12.....	15,008	653	1,324	1,653	1,929	1,908	1,666	1,616	1,575	1,411	827	338	108
13.....	7,688	595	519	848	1,159	1,076	1,081	891	627	455	266	106	65
14.....	4,111	440	417	477	500	482	427	365	372	276	199	109	47
Contract construction.....	59,765	5,523	5,063	5,769	6,898	7,287	6,930	6,445	5,778	4,690	3,080	1,566	736
15.....	21,010	1,884	1,645	1,891	2,270	2,353	2,342	2,394	2,221	1,840	1,265	630	275
16.....	19,895	2,096	2,177	2,197	2,638	2,491	2,229	1,838	1,569	1,237	806	417	200
17.....	18,860	1,543	1,241	1,681	1,990	2,443	2,359	2,213	1,988	1,613	1,009	519	261
Manufacturing.....	447,033	47,116	47,590	55,751	58,261	52,962	46,245	41,308	35,401	28,456	18,822	10,137	4,984
19.....	48,451	490	795	1,283	1,349	1,159	977	837	671	470	249	120	51
20.....	46,149	8,911	4,992	4,774	5,203	4,900	4,315	3,891	3,278	2,512	1,762	1,010	601
21.....	1,480	165	126	147	153	180	158	126	139	100	86	64	36
22.....	25,175	3,367	2,543	2,590	2,987	2,608	2,462	2,239	2,089	1,827	1,296	780	387
23.....	10,134	1,540	700	654	849	934	919	1,098	1,125	1,074	666	403	172
24.....	23,403	2,628	2,536	2,631	2,905	2,629	2,361	2,016	1,861	1,704	1,193	623	316
25.....	12,401	1,724	1,163	1,071	1,268	1,205	1,129	1,043	1,137	1,025	824	508	304
26.....	9,605	1,349	857	1,006	1,070	1,159	992	904	751	665	459	251	142
27.....	12,678	2,330	701	840	1,358	1,586	1,303	1,269	1,113	893	614	398	273
28.....	21,946	1,621	2,067	2,968	3,231	2,995	2,525	2,100	1,733	1,321	796	385	204
29.....	5,980	369	543	712	814	828	789	695	550	349	224	79	28
30.....	7,998	751	880	1,120	1,173	1,035	837	760	596	428	247	117	54
31.....	6,486	1,009	463	540	613	593	616	618	580	450	259	134	54
32.....	11,591	1,433	1,182	1,218	1,316	1,311	1,207	1,103	985	801	567	308	160
33.....	53,822	4,446	5,486	6,933	7,056	6,238	5,606	5,369	4,625	3,821	2,491	1,216	535
34.....	86,934	5,981	10,278	13,958	13,426	11,283	9,514	7,754	6,041	4,352	2,587	1,279	481
35.....	14,589	1,261	1,527	1,899	1,937	1,820	1,468	1,402	1,225	1,038	606	328	178
36.....	20,537	1,792	2,613	2,925	2,961	2,625	2,145	1,757	1,454	1,088	688	347	142
37.....	42,305	3,417	4,587	5,420	5,392	4,934	4,389	4,023	3,426	3,014	2,015	1,125	563
38.....	13,009	886	1,602	1,679	1,811	1,663	1,490	1,312	1,098	739	440	218	71
39.....	12,360	1,646	1,949	1,383	1,389	1,259	1,066	994	886	755	562	319	152
Transportation, communication, and other public utilities.....	58,141	5,040	6,010	7,223	7,943	8,024	7,066	5,751	4,393	3,202	1,946	1,012	531
41.....	4,946	142	269	592	707	677	648	541	394	277	165	106	106
42.....	18,007	2,066	2,095	2,647	2,758	2,425	1,983	1,524	1,056	693	432	211	117
43.....	7,123	424	866	1,203	1,198	1,070	843	613	436	244	138	66	22
44.....	6,493	685	1,297	858	778	688	595	541	402	332	182	91	44
45.....	5,992	494	703	721	804	755	659	626	489	349	228	118	46
46.....	5,110	773	331	372	471	792	701	560	407	342	203	83	75
48.....	9,503	403	396	755	1,111	1,507	1,527	1,233	1,076	763	423	218	91
Other.....	967	53	53	75	116	110	110	113	99	85	63	60	30
Wholesale and retail trade.....	180,301	39,288	13,965	16,088	19,103	19,134	17,489	15,985	13,314	10,794	7,672	4,666	2,803
50.....	28,796	4,166	2,404	2,837	3,353	3,434	3,171	2,794	2,274	1,895	1,231	759	478
51.....	30,871	3,104	2,455	3,459	4,197	4,148	3,673	3,299	2,501	1,877	1,191	629	338
52.....	11,025	1,515	934	941	1,080	1,122	1,118	1,046	1,019	867	679	430	270
53.....	14,873	5,059	1,272	1,039	1,253	1,300	1,022	948	864	772	614	430	300
54.....	26,885	10,205	1,918	2,146	2,444	2,218	1,873	1,706	1,441	1,180	893	562	299
55.....	9,682	1,617	842	1,084	1,397	1,306	1,202	890	587	322	205	158	72
56.....	7,027	2,000	540	495	581	597	554	577	541	424	361	217	140
57.....	24,288	6,153	1,671	1,952	2,343	2,433	2,277	2,023	1,713	1,460	1,085	683	495
58.....	21,916	3,790	1,454	1,597	1,866	2,090	2,259	2,446	2,155	1,860	1,306	726	367
59.....	4,938	1,679	475	538	589	486	340	256	219	137	107	72	40
Finance, insurance, and real estate.....	26,687	1,417	1,040	1,460	2,593	3,311	3,345	3,337	2,987	2,600	2,075	1,392	1,130
60.....	5,495	255	232	261	500	743	720	656	581	518	386	309	334
61.....	1,099	84	49	40	93	165	151	151	106	94	81	49	36
62.....	1,308	45	35	87	146	189	168	150	133	103	100	76	76
63.....	5,976	179	179	426	849	1,029	886	813	634	444	279	166	92
64.....	937	60	42	68	115	113	139	118	80	77	62	32	31
65.....	9,832	675	354	393	668	833	1,038	1,211	1,239	1,205	1,036	668	512
66.....	955	46	28	46	77	90	126	118	124	109	89	69	33
67.....	1,085	73	121	139	145	149	117	120	90	50	42	23	16
Service industries.....	63,881	14,924	4,803	5,192	6,251	6,448	5,960	5,457	4,536	4,082	2,868	2,019	1,341
70.....	9,160	1,823	614	579	646	735	864	831	770	814	682	494	308
72.....	12,299	2,214	920	1,078	1,335	1,344	1,297	1,130	980	835	534	367	265
73.....	7,631	1,021	564	772	939	1,016	815	725	587	479	358	225	130
74.....	1,600	201	238	263	223	198	134	110	60	81	46	32	14
75.....	5,037	1,030	554	602	677	583	518	395	250	208	113	68	49
76.....	3,162	420	325	357	403	376	311	267	236	199	122	96	50
78.....	5,791	2,331	380	342	410	464	422	393	323	294	183	149	100
79.....	10,076	5,051	574	447	590	605	631	587	488	420	307	222	134
80.....	1,222	139	91	97	130	134	116	139	95	109	79	49	44
81.....	556	62	28	75	90	97	58	38	32	24	22	16	14
82.....	288	34	19	33	27	26	27	27	39	21	10	17	11
83.....	3,241	337	385	338	469	421	341	297	245	193	139	50	26
86.....	3,818	261	111	209	315	449	426	518	431	405	273	244	176
Establishments not elsewhere classified.....	1,932	287	268	203	221	173	161	158	136	119	98	75	33
Unclassified.....	8,693	1,023	885	1,093	1,188	1,076	913	753	642	490	359	181	90

¹ Industry in which last employed. For titles of codes, see table 91.

Table 104.—*Workers with wage credits, annual data: Female workers, by industry division, major industry group, and age, 1943*

[3-percent sample; see headnote, table 82]

Industrial classification ¹	Total	Under 20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65 and over
Total, 3-percent sample	510, 078	94, 719	102, 483	71, 268	60, 082	54, 194	43, 558	33, 788	23, 532	14, 948	8, 087	4, 319
Agriculture, forestry, and fishing	705	119	117	95	78	76	88	44	42	24	7	15
Mining	1, 891	247	475	329	258	202	145	93	78	36	18	10
Contract construction	3, 200	377	694	528	435	386	287	200	126	89	50	28
15	1, 166	129	252	217	160	147	109	64	42	24	17	5
16	949	120	243	158	133	115	69	44	34	20	6	7
17	1, 085	128	199	153	142	124	109	92	60	45	27	16
Manufacturing	235, 048	32, 453	51, 149	36, 830	30, 242	26, 585	20, 826	15, 908	10, 403	6, 084	3, 046	1, 522
10	5, 133	533	1, 374	900	677	603	434	328	167	79	27	11
20	26, 312	4, 854	4, 452	3, 376	3, 060	2, 796	2, 352	2, 063	1, 557	1, 002	545	315
21	3, 054	309	649	441	451	388	336	209	139	72	37	23
22	25, 565	3, 191	4, 579	3, 829	3, 495	3, 183	2, 532	2, 026	1, 352	760	418	200
23	31, 044	3, 668	4, 805	4, 078	3, 902	3, 788	3, 381	2, 929	2, 066	1, 334	741	352
24	1, 872	244	366	326	268	226	174	104	71	37	14	12
25	5, 114	760	1, 115	730	653	596	446	340	221	142	60	45
26	5, 775	1, 043	1, 205	806	705	674	484	357	236	159	66	41
27	7, 911	1, 356	1, 468	992	857	890	772	589	438	271	167	111
28	9, 109	1, 095	2, 302	1, 539	1, 208	1, 012	804	567	290	164	86	42
29	838	118	240	160	120	78	59	31	21	5	5	1
30	4, 286	663	1, 038	686	579	453	328	260	148	78	42	11
31	7, 532	1, 277	1, 286	1, 005	930	854	707	565	418	274	131	85
32	4, 086	667	917	661	497	423	346	253	159	94	48	21
33	13, 871	1, 817	3, 402	2, 466	1, 859	1, 498	1, 147	836	460	246	96	44
34	32, 651	3, 594	8, 799	6, 138	4, 661	3, 682	2, 572	1, 661	910	440	156	53
35	5, 011	687	1, 275	836	586	539	432	319	171	93	53	20
36	18, 461	2, 795	5, 059	3, 273	2, 247	1, 877	1, 328	914	555	278	100	36
37	12, 761	1, 677	3, 248	2, 181	1, 693	1, 388	1, 012	760	454	229	83	36
38	4, 792	619	1, 202	854	679	598	478	255	130	61	18	8
39	9, 870	1, 486	2, 338	1, 553	1, 115	1, 039	802	602	440	276	148	71
Transportation, communication, and other public utilities	19, 894	3, 857	4, 859	2, 428	2, 318	2, 282	1, 634	1, 173	672	395	182	94
42	1, 832	273	437	251	240	208	161	124	67	38	30	13
43	1, 598	199	468	325	203	161	102	74	37	20	7	2
46	12, 448	2, 887	2, 988	1, 247	1, 376	1, 451	1, 018	725	410	216	89	41
48	2, 174	278	529	314	278	249	190	126	99	63	32	16
Other	1, 842	220	437	291	221	213	163	124	69	58	24	22
Wholesale and retail trade	162, 730	43, 842	28, 843	19, 488	16, 555	15, 158	12, 580	9, 781	7, 356	4, 893	2, 777	1, 457
50	13, 178	2, 111	2, 720	1, 853	1, 595	1, 543	1, 204	836	643	384	181	108
51	13, 826	1, 887	3, 145	2, 174	1, 770	1, 570	1, 230	881	586	340	165	78
52	2, 055	384	396	246	227	235	187	149	105	65	41	20
53	53, 689	20, 429	8, 850	5, 112	4, 295	3, 901	3, 361	2, 814	2, 137	1, 466	857	467
54	15, 244	4, 298	2, 520	1, 947	1, 659	1, 493	1, 210	862	585	376	207	87
55	1, 839	300	425	277	267	202	160	92	66	26	14	10
56	15, 933	3, 649	2, 274	1, 651	1, 534	1, 627	1, 494	1, 314	1, 029	704	398	259
57	15, 760	4, 536	2, 973	1, 844	1, 500	1, 356	1, 194	823	664	455	267	148
58	30, 559	6, 112	5, 380	4, 284	3, 629	3, 173	2, 504	1, 984	1, 516	1, 061	639	277
59	647	136	160	100	79	68	36	26	25	16	8	3
Finance, insurance, and real estate	23, 978	3, 836	5, 198	2, 948	2, 490	2, 587	2, 187	1, 766	1, 268	844	507	347
60	5, 952	1, 184	1, 501	717	555	624	524	376	221	136	78	36
61	624	89	106	82	76	91	71	52	25	21	9	2
62	1, 355	200	339	199	170	170	104	66	48	29	16	14
63	6, 577	1, 318	1, 767	838	732	641	485	355	208	120	77	36
64	1, 997	340	465	267	232	228	183	127	69	45	21	20
65	5, 318	368	498	506	480	608	666	662	602	435	277	216
66	1, 138	139	227	162	140	140	93	87	68	44	24	14
67	1, 017	198	295	177	105	85	61	41	27	14	5	9
Service industries	59, 493	9, 390	10, 323	8, 044	7, 182	6, 492	5, 435	4, 566	3, 371	2, 461	1, 419	810
70	12, 052	1, 693	1, 638	1, 394	1, 353	1, 323	1, 211	1, 134	878	735	430	263
72	22, 202	3, 613	3, 969	3, 204	2, 812	2, 373	1, 940	1, 630	1, 166	835	433	227
73	5, 085	723	994	707	644	608	541	384	244	120	77	43
78	3, 475	1, 423	559	331	289	252	180	174	124	63	50	30
79	2, 273	455	355	278	262	221	219	150	145	92	64	32
80	6, 646	580	1, 248	1, 011	867	820	580	524	398	321	187	110
81	2, 024	259	440	280	235	237	215	137	96	68	35	22
83	1, 026	133	276	172	130	116	96	47	30	16	6	4
86	2, 194	160	351	300	283	266	229	197	161	112	88	47
Other	2, 516	351	493	367	307	276	224	189	129	99	49	32
Establishments not elsewhere classified	587	60	103	88	71	47	64	47	47	24	27	9
Unclassified	3, 452	538	722	490	453	379	312	210	169	98	64	27

¹Industry in which last employed. For titles of codes, see table 91.

Table 105.—*Workers with wage credits, annual data: All 4-quarter workers, by industry division, major industry group, and age, 1943*

[3-percent sample; see headnote, table 82]

Industrial classification ¹	Total	Under 20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 and over
Total, 3-percent sample.....	786,769	56,181	82,336	96,521	105,345	104,751	92,170	80,829	65,431	49,843	30,910	15,176	7,276
Agriculture, forestry, and fishing.....	1,189	92	99	129	143	151	150	117	101	83	74	54	16
Mining.....	25,426	569	1,462	2,859	3,629	3,636	3,359	2,968	2,797	2,239	1,272	461	175
10.....	3,344	58	228	488	527	475	414	331	328	274	149	49	23
11.....	2,356	23	69	167	266	330	322	311	377	286	151	55	29
12.....	11,324	175	640	1,234	1,569	1,580	1,394	1,343	1,321	1,130	649	230	59
13.....	5,724	182	308	645	918	877	905	720	515	355	197	63	39
14.....	2,648	131	217	325	349	374	324	263	256	194	126	64	25
Contract construction.....	30,032	1,013	1,682	2,940	3,800	4,261	4,185	3,865	3,359	2,566	1,498	638	225
15.....	9,821	274	494	910	1,135	1,283	1,309	1,337	1,235	958	577	232	77
16.....	8,627	349	621	981	1,352	1,303	1,202	955	795	563	312	141	53
17.....	11,584	390	567	1,049	1,313	1,675	1,674	1,573	1,329	1,045	609	265	95
Manufacturing.....	419,187	25,161	46,651	57,204	59,330	55,729	47,480	41,771	33,808	25,546	15,706	7,527	3,274
19.....	8,904	427	1,207	1,442	1,401	1,270	987	827	623	398	200	90	32
20.....	31,757	2,835	2,855	3,648	4,150	4,317	3,753	3,364	2,728	1,979	1,265	595	268
21.....	2,770	148	436	374	374	357	238	238	214	126	87	58	25
22.....	31,563	2,270	3,430	3,711	4,278	4,107	3,644	3,198	2,668	2,027	1,261	669	300
23.....	23,731	1,732	2,812	2,627	2,755	2,956	2,749	2,700	2,168	1,700	935	442	155
24.....	11,914	531	926	1,379	1,667	1,528	1,408	1,191	1,115	1,049	657	317	146
25.....	9,600	614	879	884	1,163	1,161	1,008	933	952	832	621	356	197
26.....	9,269	783	927	1,055	1,147	1,281	1,050	943	734	620	420	206	103
27.....	12,668	1,040	993	1,075	1,470	1,763	1,557	1,433	1,219	921	627	348	222
28.....	20,264	909	2,153	2,944	3,165	2,929	2,499	1,997	1,607	1,110	635	277	139
29.....	4,745	125	298	689	705	682	626	495	294	192	124	54	16
30.....	7,844	540	921	1,175	1,216	1,068	839	787	572	390	214	89	35
31.....	8,495	785	834	851	972	993	942	883	781	659	447	246	102
32.....	9,444	578	902	1,111	1,215	1,224	1,108	991	884	668	433	218	112
33.....	46,147	2,137	4,056	6,282	6,522	5,986	5,279	4,988	4,141	3,315	2,107	953	381
34.....	81,212	3,589	10,504	14,025	13,425	11,225	8,961	7,235	5,374	3,688	2,022	880	284
35.....	13,005	732	1,403	1,803	1,816	1,754	1,406	1,343	1,106	804	519	253	126
36.....	25,061	1,902	4,318	4,035	3,583	3,202	2,513	2,006	1,512	1,032	596	266	99
37.....	37,250	1,910	3,829	5,139	5,120	4,766	4,104	3,794	3,141	2,608	1,661	818	390
38.....	11,456	574	1,161	1,521	1,691	1,645	1,456	1,241	983	634	348	156	45
39.....	11,998	1,000	1,807	1,614	1,511	1,456	1,178	1,053	891	692	459	236	101
Transportation, communication, and other public utilities.....	48,663	3,064	5,188	5,698	6,694	7,351	6,513	5,139	3,821	2,704	1,519	669	303
41.....	4,248	68	202	463	608	593	579	512	389	271	157	81	31
42.....	10,960	662	1,017	1,656	1,860	1,713	1,391	1,065	707	457	263	118	51
43.....	5,390	200	674	933	908	826	669	500	340	185	102	59	14
44.....	2,922	213	367	392	336	359	354	293	240	200	113	59	16
45.....	3,760	163	309	441	527	525	468	439	359	268	157	82	22
46.....	11,630	1,520	2,117	1,039	1,329	1,768	1,435	1,034	678	429	203	47	31
48.....	9,029	231	467	724	1,045	1,468	1,519	1,202	1,031	717	384	171	70
Other.....	724	17	35	50	81	99	98	94	77	77	40	38	18
Wholesale and retail trade.....	165,675	19,006	17,259	17,911	20,291	20,976	18,925	16,643	13,185	10,046	6,425	3,299	1,709
50.....	24,407	1,823	2,308	2,620	3,113	3,400	3,025	2,639	2,088	1,606	958	515	313
51.....	27,899	1,492	2,783	3,470	3,989	4,045	3,613	3,092	2,260	1,565	936	436	218
52.....	6,435	368	409	543	718	815	618	745	650	592	422	216	139
53.....	26,708	5,393	4,034	2,685	2,639	2,831	2,415	2,099	1,715	1,347	869	467	214
54.....	19,268	3,305	1,739	2,124	2,519	2,275	1,985	1,702	1,335	1,041	687	369	187
55.....	6,670	495	496	829	1,070	1,025	991	751	474	258	144	100	37
56.....	11,322	1,536	1,168	1,022	1,144	1,326	1,258	1,192	1,016	768	510	260	122
57.....	19,319	2,300	1,841	1,907	2,206	2,387	2,202	1,933	1,604	1,262	882	485	310
58.....	20,852	1,818	2,206	2,319	2,446	2,503	2,368	2,291	1,890	1,505	939	413	154
59.....	2,795	476	275	392	447	369	250	199	153	103	78	38	15
Finance, insurance, and real estate.....	33,606	2,079	3,587	2,619	3,382	4,326	4,170	3,921	3,225	2,544	1,846	1,110	797
60.....	8,284	698	1,068	617	756	1,097	1,032	882	689	559	373	250	263
61.....	1,183	64	65	73	122	185	177	165	110	89	74	30	29
62.....	1,807	90	210	171	226	259	202	171	150	107	96	70	55
63.....	9,201	704	1,280	848	1,170	1,354	1,151	997	718	476	293	135	75
64.....	1,920	169	294	199	233	247	248	199	113	93	64	40	21
65.....	8,602	188	315	392	574	869	1,094	1,234	1,216	1,057	835	508	322
66.....	1,257	64	122	118	129	145	142	146	136	112	79	56	18
67.....	1,352	112	233	201	172	170	124	127	93	61	34	21	14
Service industries.....	55,837	4,781	5,617	6,164	6,998	7,320	6,559	5,713	4,603	3,718	2,304	1,333	727
70.....	8,040	534	5,572	6,720	811	891	1,004	943	802	777	518	305	163
71.....	15,449	1,167	1,852	1,850	2,053	2,030	1,781	1,526	1,230	953	531	300	176
72.....	6,078	482	707	832	973	1,089	876	688	514	354	254	139	70
73.....	1,149	76	182	205	185	153	118	78	61	50	24	11	6
74.....	2,887	201	227	395	451	468	371	302	186	141	72	58	26
75.....	1,968	130	151	246	274	267	231	199	125	135	75	54	25
76.....	4,057	829	359	346	467	463	430	387	305	235	150	102	56
77.....	3,885	745	271	398	436	436	385	345	264	168	90	55	35
78.....	3,639	197	554	519	479	502	375	335	240	190	143	60	36
79.....	1,566	115	266	190	204	232	200	125	97	70	40	14	15
80.....	3,879	98	223	300	400	503	477	512	441	375	254	186	110
81.....	2,340	117	253	263	342	347	293	233	210	147	74	44	17
Other.....	2,340	117	253	263	342	347	293	233	210	147	74	44	17
Establishments not elsewhere classified.....	780	50	86	79	97	84	100	90	66	51	41	21	12
Unclassified.....	6,374	366	705	918	981	917	729	602	466	343	225	84	38

¹ Industry in which last employed. For titles of codes, see table 91.

Table 106.—*Workers with wage credits, annual data: Male 4-quarter workers, by industry division, major industry group, and age, 1943*

[3-percent sample; see headnote, table 82]

Industrial classification ¹	Total	Under 20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 and over
Total, 3-percent sample.....	543,766	27,165	30,320	61,765	74,981	75,401	68,669	62,708	53,146	42,238	26,977	13,659	6,737
Agriculture, forestry, and fishing.....	972	73	59	97	114	126	120	103	85	76	73	51	16
Mining.....	24,439	481	1,222	2,700	3,491	3,512	3,266	2,913	2,743	2,220	1,260	459	172
10.....	3,276	64	214	474	620	466	407	327	326	271	146	48	23
11.....	2,360	22	59	166	264	329	318	309	374	286	150	54	29
12.....	11,165	156	589	1,208	1,558	1,567	1,378	1,334	1,310	1,128	648	230	69
13.....	5,272	141	208	572	844	817	865	697	486	346	196	63	37
14.....	2,366	108	152	280	305	333	298	246	247	189	120	64	24
Contract construction.....	28,694	914	1,383	2,731	3,613	4,091	4,057	3,765	3,304	2,513	1,474	629	220
15.....	9,387	238	400	838	1,069	1,228	1,264	1,308	1,217	948	570	231	76
16.....	8,283	316	531	924	1,303	1,258	1,181	936	782	550	309	141	76
17.....	11,024	360	452	969	1,241	1,605	1,612	1,521	1,305	1,015	595	257	82
Manufacturing.....	297,425	12,441	18,751	38,076	43,386	40,892	35,914	33,001	28,288	22,372	14,238	6,987	3,079
19.....	6,197	184	438	963	1,051	939	756	668	533	360	188	86	31
20.....	23,390	1,740	1,264	2,444	3,084	3,259	2,947	2,714	2,284	1,701	1,143	555	255
21.....	947	45	66	70	134	122	101	112	77	63	42	22	8
22.....	16,892	1,022	984	1,679	2,233	2,039	1,995	1,825	1,741	1,513	1,016	576	269
23.....	6,684	384	214	406	595	711	730	924	882	509	288	118	118
24.....	11,220	480	786	1,265	1,656	1,429	1,323	1,149	1,086	1,034	654	316	142
25.....	7,404	403	385	599	861	883	804	759	845	592	339	186	186
26.....	6,357	390	296	652	794	889	765	750	617	530	387	190	97
27.....	8,612	606	223	553	1,022	1,284	1,116	1,084	950	759	514	304	197
28.....	15,127	436	855	2,026	2,451	2,315	1,981	1,680	1,374	1,019	593	263	134
29.....	4,300	73	172	485	632	657	601	483	473	292	188	64	16
30.....	5,672	258	385	841	916	824	660	630	492	355	194	85	52
31.....	4,400	279	164	338	457	477	496	524	425	483	367	199	91
32.....	7,331	329	390	758	941	1,000	925	857	782	615	417	210	107
33.....	38,751	1,254	2,120	5,008	5,554	5,142	4,643	4,531	3,905	3,190	2,065	934	375
34.....	63,111	1,881	5,436	10,655	10,777	9,103	7,498	6,295	4,898	3,477	1,942	870	279
35.....	10,216	390	636	1,323	1,490	1,428	1,161	1,166	1,007	752	497	242	124
36.....	14,532	534	1,066	2,132	2,337	2,118	1,781	1,509	1,236	917	555	255	82
37.....	30,312	1,076	1,920	3,956	4,212	4,008	3,552	3,351	2,898	2,493	1,624	810	382
38.....	8,978	253	486	1,095	1,372	1,336	1,246	1,110	929	614	339	155	43
39.....	6,992	394	475	822	954	917	766	743	668	561	391	214	87
Transportation, communication, and other public utilities.....	36,395	1,266	2,122	4,287	5,224	5,761	5,312	4,314	3,336	2,448	1,408	627	290
41.....	3,951	41	134	422	570	558	550	478	375	359	250	133	81
42.....	10,055	538	771	1,539	1,760	1,599	1,303	1,007	681	444	251	111	61
43.....	4,581	119	422	770	805	738	617	462	322	174	100	39	13
44.....	2,790	200	340	363	322	343	340	282	238	198	109	59	16
45.....	3,342	113	197	476	477	477	434	340	257	153	77	21	7
46.....	3,546	152	117	276	377	687	621	481	356	278	146	51	24
47.....	7,512	94	131	497	845	1,270	1,361	1,099	952	673	361	162	67
Other.....	618	9	42	69	89	86	86	72	66	38	36	17	17
Wholesale and retail trade.....	99,759	8,786	4,589	9,393	12,640	13,404	12,653	11,737	9,528	7,640	5,083	2,761	1,545
50.....	17,728	1,065	842	1,689	2,263	2,515	2,378	2,166	1,743	1,416	875	481	295
51.....	20,244	708	967	2,228	3,010	3,096	2,876	2,574	1,931	1,389	847	409	209
52.....	5,513	258	227	437	617	694	716	622	596	553	402	207	134
53.....	7,054	1,129	296	529	761	893	737	688	625	563	408	265	160
54.....	13,258	2,262	617	1,304	1,722	1,593	1,411	1,299	1,068	865	599	336	182
55.....	5,740	405	289	685	931	916	882	693	432	241	137	66	37
56.....	4,007	570	146	285	388	468	426	451	422	333	276	158	84
57.....	12,840	1,239	534	1,091	1,499	1,692	1,586	1,495	1,231	1,026	733	428	286
58.....	10,897	713	484	809	1,049	1,199	1,411	1,515	1,337	1,159	731	347	143
59.....	2,478	437	187	336	400	338	230	184	143	96	76	38	16
Finance, insurance, and real estate.....	18,900	266	321	878	1,823	2,597	2,714	2,716	2,381	1,990	1,513	966	726
60.....	4,298	66	68	149	367	645	649	596	522	447	312	236	251
61.....	794	19	15	27	75	118	121	129	90	75	66	30	29
62.....	1,981	11	11	44	110	150	130	129	114	86	83	69	54
63.....	4,759	40	55	296	651	874	776	716	557	380	234	115	65
64.....	684	13	18	50	81	87	118	99	60	61	48	29	20
65.....	6,005	100	107	188	383	551	741	823	823	675	428	278	177
66.....	613	7	1	25	47	55	86	86	98	83	60	17	17
67.....	766	20	46	99	109	117	93	102	73	44	32	19	12
Service industries.....	31,841	2,704	1,491	2,876	3,851	4,227	3,985	3,601	3,037	2,627	1,698	1,100	644
70.....	4,184	301	162	277	331	399	514	506	450	483	365	252	144
71.....	6,922	502	336	605	856	939	924	772	688	574	349	226	151
72.....	4,493	210	195	468	654	766	591	497	398	303	221	123	67
73.....	834	40	107	143	117	117	80	69	57	47	19	9	6
74.....	2,559	262	153	332	418	359	338	279	170	133	69	26	20
75.....	1,733	107	109	215	235	242	210	174	170	124	72	61	24
76.....	2,707	484	108	194	272	330	311	299	245	214	124	95	51
77.....	3,103	660	152	201	294	338	335	326	283	234	143	83	54
78.....	593	31	28	46	66	73	67	75	63	60	61	23	21
79.....	314	9	8	35	61	60	47	30	22	15	13	7	7
80.....	2,662	41	28	158	239	341	334	393	342	310	207	165	104
81.....	1,737	57	105	175	283	263	234	191	179	130	65	40	16
Establishments not elsewhere classified.....	568	32	47	56	73	66	76	73	47	40	27	19	12
Unclassified.....	4,773	202	335	671	766	725	572	485	397	303	203	80	34

¹ Industry in which last employed. For titles of codes, see table 91.

come entitled. Each parent's benefit is equal to half the primary benefit amount computed from the deceased worker's wage credits. The principal conditions for entitlement to parent's benefits are: The parent must be 65 years of age or over; he must be wholly dependent on and supported by the insured worker at the time of the worker's death; and the insured worker must have left no surviving widow or unmarried child under 18 years of age.

Primary.—A monthly amount—equal to the primary benefit amount

—to which a fully insured worker may become entitled at age 65.

Supplementary.—A monthly amount to which the wife or child of a living primary beneficiary may become entitled on the basis of that beneficiary's wage credits.

Survivor's.—A monthly amount, based on the wage credits of a deceased insured worker, to which the following persons may become entitled: A widow aged 65 or over (widow's benefit); a widow, regardless of age, who has in her care a child of the deceased worker en-

titled to a child's benefit (widow's current benefit); an unmarried dependent child or children under age 18 (child's benefit); and one or both dependent parents, aged 65 or over, of the deceased worker (parent's benefit).

Widow's.—A monthly amount, equal to three-fourths of the primary benefit amount computed from the wage credits of her deceased fully insured husband, to which a widow aged 65 or over may become entitled. Conditions for entitlement are: She must

Table 107.—*Workers with wage credits, annual data: Female 4-quarter workers, by industry division, major industry group, and age, 1943*

[3-percent sample; see headnote, table 82]

Industrial classification ¹	Total	Under 20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65 and over
Total, 3-percent sample.....	243,003	29,016	52,016	34,756	30,364	29,350	23,501	18,121	12,285	7,605	3,933	2,056
Agriculture, forestry, and fishing.....	217	19	40	32	29	25	30	14	16	7	1	4
Mining.....	987	83	240	159	138	124	93	55	54	19	12	5
Contract construction.....	1,338	99	299	209	187	170	128	100	55	53	24	14
Manufacturing.....	121,762	12,720	27,900	19,128	15,944	14,837	11,566	8,770	5,520	3,174	1,468	735
19.....	2,707	243	769	479	350	331	231	159	90	38	13	5
20.....	8,367	1,095	1,591	1,204	1,066	1,058	806	650	444	278	122	53
21.....	1,823	103	380	238	277	259	235	137	102	49	24	19
22.....	14,671	1,248	2,446	2,032	2,045	2,068	1,649	1,373	927	514	245	124
23.....	17,047	1,348	2,598	2,221	2,160	2,245	2,019	1,776	1,245	818	426	191
24.....	694	51	140	114	111	99	85	42	29	15	3	5
25.....	2,196	211	494	285	302	278	204	174	107	84	29	28
26.....	2,912	393	631	403	353	392	285	193	117	90	33	22
27.....	4,056	434	770	522	448	479	441	349	269	162	113	69
28.....	5,137	473	1,298	918	714	614	518	317	133	91	42	19
29.....	445	52	126	84	67	48	55	25	12	2	4	0
30.....	2,172	282	536	334	300	244	179	157	80	35	20	5
31.....	4,095	506	670	513	515	516	446	359	256	176	80	58
32.....	2,113	249	512	353	274	224	183	134	102	53	16	13
33.....	7,396	853	1,936	1,274	968	844	636	457	236	125	42	25
34.....	18,101	1,708	5,068	3,370	2,648	2,122	1,463	940	476	211	80	15
35.....	2,849	342	767	480	326	326	245	177	99	52	22	13
36.....	10,529	1,368	3,252	1,903	1,246	1,084	732	497	276	115	41	15
37.....	6,968	834	1,909	1,183	908	758	552	413	243	115	37	16
38.....	2,478	321	675	426	319	309	210	131	54	20	9	4
39.....	5,006	606	1,332	792	557	539	412	310	223	131	68	36
Transportation, communication, and other public utilities.....	12,268	1,798	3,066	1,411	1,470	1,590	1,201	825	485	256	111	55
46.....	8,084	1,368	2,000	763	952	1,081	814	553	322	151	67	23
48.....	1,517	137	336	227	200	198	158	103	79	44	23	12
Other.....	2,667	293	730	421	318	311	229	169	84	61	31	20
Wholesale and retail trade.....	65,916	10,220	12,670	8,518	7,651	7,572	6,272	4,906	3,657	2,406	1,342	702
50.....	6,679	758	1,466	931	850	885	647	473	345	189	83	52
51.....	7,655	784	1,816	1,242	979	949	737	518	329	176	89	36
53.....	19,654	4,264	3,738	2,156	1,878	1,938	1,678	1,411	1,090	784	461	256
54.....	6,010	1,043	1,122	820	797	682	574	403	267	176	83	38
56.....	7,315	966	1,022	737	756	858	832	741	594	435	234	140
57.....	6,479	1,061	1,307	816	707	695	616	438	373	236	149	81
58.....	9,955	1,105	1,722	1,510	1,397	1,304	957	776	553	346	208	77
Other.....	2,169	239	477	306	287	261	231	146	106	64	30	22
Finance, insurance, and real estate.....	14,706	1,813	3,266	1,741	1,559	1,729	1,456	1,205	844	545	333	215
60.....	3,986	642	1,000	468	389	452	383	286	167	112	61	26
63.....	4,442	664	1,225	552	519	480	375	281	161	96	59	30
64.....	1,236	156	276	149	152	160	130	100	53	32	16	12
65.....	2,597	88	208	204	191	318	353	375	344	234	158	124
Other.....	2,445	263	557	368	308	319	215	163	119	71	39	23
Service industries.....	23,996	2,077	4,126	3,288	3,147	3,093	2,574	2,112	1,566	1,091	606	316
70.....	3,856	233	410	443	480	492	490	437	352	294	153	72
72.....	8,527	665	1,516	1,245	1,197	1,091	857	542	379	182	99	59
73.....	2,485	272	512	364	319	323	285	191	116	51	35	19
78.....	1,350	345	251	152	156	137	92	88	60	31	26	12
80.....	3,046	166	526	473	414	429	308	260	187	139	92	52
81.....	1,252	106	258	155	143	172	153	95	75	55	27	13
86.....	1,217	57	195	142	161	162	143	119	99	65	47	27
Other.....	2,263	233	458	314	277	287	246	168	135	77	46	22
Establishments not elsewhere classified.....	212	18	59	23	24	18	24	17	19	14	14	2
Unclassified.....	1,601	164	370	247	215	192	157	117	69	40	22	8

¹ Industry in which last employed. For titles of codes, see table 91.

have filed application for such benefit; she must have been living with her husband at the time of his death; she must not have remarried; and she must not be entitled to a primary benefit equal to or greater than her monthly benefit as a widow.

Widow's current.—A monthly amount, equal to three-fourths of the primary benefit amount computed from the wage credits of her deceased husband, to which the widow, regardless of age, of a fully or currently insured worker who died after December 31, 1939, may become entitled. Conditions for entitlement are: She must have filed application for such benefit; she must have been living with her husband at the time of his death; she must have in her

care a child or children of her deceased husband entitled to child's benefits; she must not have remarried; she must not be entitled to a widow's benefit; and she must not be entitled to a primary benefit equal to or greater than her widow's current benefit.

Wife's.—A monthly amount, equal to half her husband's primary benefit, to which the wife, aged 65 or over, of a primary beneficiary may become entitled. Conditions for entitlement are: She must have been living with her husband at the time of filing her application for benefits; and she must not be entitled to a primary benefit equal to or greater than her monthly benefit as a wife.

Claim

A written request, submitted on a standard application form, for monthly benefits or for a lump-sum payment under title II of the Social Security Act of 1935 or its 1939 amendments. One or more claims may be presented on a single application form.

Determination.—The decision made by the Bureau of Old-Age and Survivors Insurance on the validity of a claim, the amount of monthly benefit or lump sum payable, and the date of entitlement.

Contributions

The taxes payable by employer and employee on wages in employment

Table 108.—*Workers with wage credits, work history: Workers, by insurance status at beginning of year, status at beginning of following year, and sex, 1940-43*

[1-percent sample of all workers with wage credits identified for posting by July 31, 1944; only partly adjusted for duplication of workers with more than 1 account. Includes workers who died during the period 1937-43 and workers who became entitled to primary insurance benefits before Jan. 1, 1944. Age represents age at birthday in 1943. White workers include all races other than Negro. Workers of unknown race included with white; of unknown sex, included with male. Figures in italics represent data for less than 100 workers and may be unreliable because of the large probable sampling error. Because of mechanical processes and extent of adjustments for delayed wage records, data may differ slightly from other tables; see text for more detailed explanation of nature of data and table 77 for estimated and adjusted totals of all living and deceased workers with wage credits]

Insurance status as of specified date	Insurance status at beginning of following year											
	Total				Male				Female			
	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured
Workers with wage credits, 1937-40												
January 1, 1940:												
Total, 1-percent sample.....	452,421	241,522	6,600	204,299	317,723	181,155	4,429	132,139	134,698	60,367	2,171	72,160
Workers with previous wage credits..	411,115	241,522	6,600	162,993	291,270	181,155	4,429	105,686	119,845	60,367	2,171	57,307
Fully insured.....	229,252	220,786	779	7,687	172,183	166,586	472	5,125	57,069	54,200	307	2,562
Currently insured only.....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Uninsured.....	181,863	20,736	5,821	155,306	119,087	14,569	3,957	100,561	62,776	6,167	1,864	54,745
New entrants during 1940.....	41,306	(1)	(1)	41,306	26,453	(1)	(1)	26,453	14,853	(1)	(1)	14,853
Workers with wage credits, 1937-41												
January 1, 1941:												
Total, 1-percent sample.....	518,919	259,655	17,501	241,763	359,271	194,300	12,512	152,459	159,648	65,355	4,989	89,304
Workers with previous wage credits..	456,594	259,655	17,501	179,438	320,470	194,300	12,512	113,658	136,124	65,355	4,989	65,780
Fully insured.....	242,714	236,159	780	5,775	182,043	178,014	493	3,536	60,671	58,145	287	2,239
Currently insured only.....	6,915	3,938	1,952	1,025	4,658	2,798	1,249	611	2,257	1,140	703	414
Uninsured.....	206,965	19,558	14,769	172,638	133,769	13,488	10,770	109,511	73,196	6,070	3,999	63,127
New entrants during 1941.....	62,325	(1)	(1)	62,325	38,801	(1)	(1)	38,801	23,524	(1)	(1)	23,524
Workers with wage credits, 1937-42												
January 1, 1942:												
Total, 1-percent sample.....	599,176	285,517	31,111	282,548	400,946	212,310	22,980	165,656	198,230	73,207	8,131	116,892
Workers with previous wage credits..	521,606	285,517	31,111	204,978	360,929	212,310	22,980	125,639	160,677	73,207	8,131	79,339
Fully insured.....	261,390	255,171	983	5,236	195,582	192,022	632	2,928	65,808	63,149	351	2,308
Currently insured only.....	17,136	6,287	8,757	2,092	12,261	4,713	6,269	1,279	4,875	1,574	2,488	813
Uninsured.....	243,080	24,059	21,371	197,650	153,086	15,575	16,079	121,432	89,994	8,484	5,292	76,218
New entrants during 1942.....	77,570	(1)	(1)	77,570	40,017	(1)	(1)	40,017	37,553	(1)	(1)	37,553
Workers with wage credits, 1937-43												
January 1, 1943:												
Total, 1-percent sample.....	674,736	305,916	49,834	318,986	432,522	222,965	34,770	174,787	242,214	82,951	15,064	144,199
Workers with previous wage credits..	602,866	305,916	49,834	247,116	402,859	222,965	34,770	145,124	200,007	82,951	15,064	101,992
Fully insured.....	286,345	278,506	1,518	6,321	212,883	207,855	1,142	3,886	73,462	70,651	376	2,435
Currently insured only.....	31,289	6,491	21,346	3,452	23,080	4,962	15,788	2,330	8,209	1,529	5,558	1,122
Uninsured.....	285,232	20,919	26,970	237,343	166,896	10,148	17,840	138,908	118,336	10,771	9,130	98,435
New entrants during 1943.....	71,870	(1)	(1)	71,870	29,663	(1)	(1)	29,663	42,207	(1)	(1)	42,207

¹ Inapplicable under provisions of Social Security Act.

Table 109.—*Workers with wage credits, work history: Workers, by insurance status January 1, 1943, status January 1, 1944, sex, age, and race*

[1-percent sample; see headnote, table 108]

Age, sex, and race	Total				Fully insured, Jan. 1, 1943				Currently insured only, Jan. 1, 1943				Uninsured, Jan. 1, 1943				New entrants during 1943, uninsured Jan. 1, 1944
	Status, Jan. 1, 1944				Status, Jan. 1, 1944				Status, Jan. 1, 1944				Status, Jan. 1, 1944				
	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured	
Total, 1-percent sample	674,736	305,916	49,834	318,986	286,345	278,506	1,518	6,321	31,289	6,491	21,346	3,452	285,232	20,919	26,970	237,343	71,870
Under 20	78,692	11,352	(1)	67,340	3,084	3,084	(1)	(1)	(1)	(1)	(1)	(1)	42,699	8,268	(1)	34,431	32,909
20-24	106,070	55,144	176	50,750	45,101	44,843	32	226	0	0	0	0	54,406	10,301	144	43,961	6,555
25-29	100,309	48,827	8,400	43,082	50,019	46,894	612	2,513	5,915	1,368	3,499	1,048	39,920	565	4,289	35,066	4,455
30-34	84,362	40,881	9,431	34,050	41,018	39,432	344	1,242	6,649	1,215	4,579	855	32,027	234	4,508	27,285	4,668
35-39	72,327	36,394	8,244	27,659	36,163	35,198	199	766	5,266	997	3,708	561	25,895	199	4,337	21,359	5,003
40-44	59,011	29,543	6,970	22,498	29,114	28,510	127	477	4,142	834	2,980	328	21,165	199	3,863	17,103	4,590
45-49	50,170	25,070	5,701	19,399	24,607	24,206	65	336	3,331	711	2,381	239	18,212	153	3,255	14,804	4,020
50-54	40,942	20,412	4,476	16,054	20,081	19,739	68	284	2,460	518	1,775	167	15,094	155	2,643	12,296	3,307
55-59	32,412	15,861	3,494	13,054	15,631	15,355	46	230	1,876	404	1,354	118	12,278	105	2,094	10,079	2,627
60-64	21,961	10,042	2,214	9,705	9,956	9,739	26	191	1,192	246	851	95	9,020	67	1,337	7,626	1,793
65-69	13,556	7,294	546	5,746	6,817	6,803	2	12	322	169	127	25	5,347	322	417	4,608	1,100
70 and over	8,277	4,781	(1)	3,496	4,423	4,423	(1)	(1)	(1)	(1)	(1)	(1)	3,059	358	(1)	2,701	795
Unknown	6,617	312	182	6,123	331	280	7	44	136	29	92	15	6,110	3	83	6,024	40
Male	432,522	222,965	34,770	174,787	212,883	207,855	1,142	3,886	23,080	4,962	15,788	2,330	166,896	10,148	17,540	138,908	29,663
Under 20	44,797	6,673	(1)	38,124	2,272	2,272	(1)	(1)	(1)	(1)	(1)	(1)	25,054	4,401	(1)	21,553	16,571
20-24	58,128	31,403	94	26,631	27,596	27,420	23	153	0	0	0	0	29,915	3,983	71	24,961	1,517
25-29	58,826	32,688	5,250	20,888	33,395	31,417	462	1,516	4,169	955	2,447	767	20,321	316	2,341	17,664	941
30-34	52,433	30,478	6,255	15,700	30,328	29,404	263	661	4,768	919	3,313	536	16,253	155	2,679	13,419	1,084
35-39	46,462	27,950	5,251	13,261	27,674	27,069	144	461	3,640	737	2,551	352	13,772	144	2,556	11,072	1,876
40-44	39,200	23,164	4,766	11,270	22,803	22,407	93	303	2,957	624	2,136	197	11,979	133	2,537	9,309	1,461
45-49	34,841	20,068	4,126	10,647	19,670	19,398	45	227	2,498	552	1,797	149	11,259	118	2,284	8,857	1,414
50-54	30,144	17,038	3,466	9,640	16,730	16,483	41	206	1,968	431	1,417	120	10,073	124	2,008	7,941	1,373
55-59	25,248	13,639	2,948	8,661	13,405	13,199	38	168	1,607	349	1,162	96	8,944	91	1,748	7,105	1,292
60-64	17,860	8,758	1,957	7,145	8,659	8,493	24	142	1,060	217	766	77	7,048	48	1,167	5,833	1,093
65-69	11,614	6,449	493	4,672	6,015	6,002	2	11	292	151	118	23	4,478	296	373	3,809	829
70 and over	7,470	4,385	(1)	3,085	4,049	4,049	(1)	(1)	(1)	(1)	(1)	(1)	2,730	336	(1)	2,394	691
Unknown	5,499	272	164	5,063	287	242	7	38	121	27	81	13	5,070	3	76	4,991	21
Female	242,214	82,951	15,064	144,199	73,462	70,651	376	2,435	8,209	1,529	5,558	1,122	118,336	10,771	9,130	98,435	42,207
Under 20	33,895	4,679	(1)	29,216	812	812	(1)	(1)	(1)	(1)	(1)	(1)	16,745	3,867	(1)	12,878	16,338
20-24	47,942	23,741	82	24,119	17,505	17,423	9	73	0	0	0	0	25,391	6,318	78	19,000	5,046
25-29	41,433	16,139	3,150	22,194	16,624	15,477	150	997	1,746	413	1,052	281	19,599	249	1,948	17,402	3,514
30-34	31,929	10,403	3,176	18,350	10,690	10,028	87	581	1,881	296	1,266	319	15,774	79	1,829	13,866	3,584
35-39	25,865	8,444	2,993	14,428	8,489	8,129	65	305	1,626	260	1,157	209	12,123	65	1,781	10,287	3,627
40-44	19,811	6,379	2,204	11,228	6,311	6,103	34	174	1,185	210	844	131	9,186	66	1,326	7,794	3,129
45-49	15,329	5,002	1,575	8,752	4,937	4,808	20	109	833	159	584	90	6,953	35	971	5,947	2,606
50-54	10,798	3,374	1,010	6,414	3,351	3,256	17	78	492	87	358	47	5,021	31	635	4,355	1,934
55-59	7,164	2,225	546	4,393	2,226	2,156	8	62	269	55	192	22	3,334	14	346	2,974	1,335
60-64	4,101	1,284	257	2,560	1,297	1,246	2	49	132	29	85	18	1,972	9	170	1,793	700
65-69	1,972	845	53	1,074	802	801	0	1	30	18	9	3	869	25	44	799	271
70 and over	907	396	(1)	411	374	374	(1)	(1)	(1)	(1)	(1)	(1)	329	22	(1)	307	104
Unknown	1,118	40	18	1,060	44	38	0	6	15	2	11	2	1,040	0	7	1,033	19
Negro male	43,992	15,213	4,692	24,087	13,730	13,300	135	295	2,989	610	2,084	295	23,561	1,303	2,473	19,785	3,712
Under 20	4,620	519	(1)	4,101	124	124	(1)	(1)	(1)	(1)	(1)	(1)	2,671	395	(1)	2,276	1,825
20-24	6,469	2,496	23	3,950	1,804	1,783	5	18	0	0	0	0	4,306	713	18	3,575	359
25-29	6,778	2,217	932	3,629	2,206	2,030	60	116	625	138	388	99	3,742	49	484	3,209	205
30-34	6,091	2,308	1,023	2,760	2,199	2,120	29	80	789	169	545	76	2,901	19	449	2,433	202
35-39	5,117	2,075	797	2,245	2,036	1,964	23	49	503	85	377	41	2,368	26	397	1,945	210
40-44	4,412	1,864	702	1,846	1,790	1,759	9	22	433	85	322	26	1,953	20	371	1,562	236
45-49	3,299	1,330	461	1,508	1,284	1,267	4	13	252	45	183	24	1,584	18	274	1,292	179
50-54	2,512	976	326	1,210	931	915	4	12	181	45	124	12	1,261	16	198	1,047	139
55-59	1,799	593	234	972	577	570	1	6	117	17	92	8	981	6	141	834	124
60-64	1,183	390	135	658	379	371	0	8	58	16	37	5	656	3	98	555	80
65-69	650	249	22	379	231	230	0	1	11	6	6	1	326	14	17	295	82
70 and over	414	151	(1)	263	128	128	(1)	(1)	(1)	(1)	(1)	(1)	231	23	(1)	208	65
Unknown	648	45	37	566	41	39	0	2	20	5	11	4	581	1	26	554	6
Negro female	18,531	2,184	1,056	15,291	1,923	1,820	27	76	529	86	371	72	9,810	278	658	8,874	6,269
Under 20	2,230	55	(1)	2,175	7	7	(1)	(1)	(1)	(1)	(1)	(1)	628	48	(1)	580	1,595
20-24	3,647	375	13	3,259	174	171	2	1	0	0	0	0	2,164	204	11	1,949	1,309
25-29	3,350	328	286	2,736	325	300	6	19	116	19	83	14	1,976	9	197	1,770	933
30-34	2,936	363	284	2,289	362	339	5	18	161	20	116	25	1,628	4	163	1,461	785
35-39	2,269	365	201	1,703	364	345	8	11	100	15	73	12	1,159	5	120	1,034	646
40-44	1,674	279	136	1,259	270	258	2	10	87	16	63	8	873	5	71	797	444
45-49	1,043	194	77	778	193	184	1	8	38	10	19	2	562	0	51	511	250
50-54	609	100	40	469	101	94	3	4	18	5	11	2	340	1	26	313	150
55-59	330	49	16	265	49	49	0	0	4	0	2	1	187	0	18	1	

1 Inapplicable under provisions of Social Security Act.

Table 110.—*Workers with wage credits, work history: Workers, by insurance status January 1, 1944, cumulative wage credits 1937-43, sex, and age*

[1-percent sample; see headnote, table 108]

Cumulative wage credits, insurance status, and sex	Total	Under 20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 and over	Unknown
Total, 1-percent sample	674,736	78,692	106,070	100,309	84,362	72,327	59,011	50,170	40,942	32,412	21,961	13,586	8,277	6,617
\$1-99	80,715	19,571	12,840	9,833	7,133	5,696	5,047	4,284	3,668	2,961	2,250	1,501	1,081	4,850
100-199	38,369	10,612	6,725	4,716	3,371	2,918	2,308	2,061	1,703	1,401	991	663	461	439
200-399	51,211	13,973	9,367	6,417	4,669	3,852	3,173	2,668	2,202	1,783	1,288	857	636	296
400-899	78,767	17,517	16,208	10,405	7,704	6,618	4,949	4,353	3,484	2,783	2,098	1,400	976	266
900-1,499	60,368	9,307	13,990	8,893	6,599	5,009	4,183	3,432	2,780	2,289	1,711	1,113	897	165
1,500-2,099	44,773	4,420	11,662	7,137	5,012	3,888	3,160	2,682	2,126	1,792	1,292	833	651	118
2,100-2,999	50,668	2,473	13,158	9,212	6,234	4,855	3,705	3,123	2,558	2,070	1,429	1,001	661	139
3,000-4,199	49,657	668	10,686	10,170	6,909	5,203	4,212	3,403	2,791	2,207	1,570	1,024	686	128
4,200-6,299	61,336	140	7,726	13,330	10,268	7,856	5,946	4,865	3,837	3,087	2,019	1,364	783	115
6,300-8,399	42,921	5	2,651	8,832	7,888	6,194	4,689	3,849	2,976	2,511	1,728	1,021	625	52
8,400-12,599	60,707	4	1,013	8,948	11,599	10,211	7,936	6,520	5,533	4,334	2,637	1,425	513	54
12,600-16,799	34,759	1	42	2,228	5,603	6,685	5,657	5,005	3,952	2,890	1,637	727	325	7
16,800-20,999	15,073	1	1	179	1,225	2,822	2,757	3,084	2,215	1,529	820	365	70	6
21,000 or more	5,412	0	1	9	98	520	962	1,168	1,117	775	491	256	12	5
Fully insured	305,916	11,352	55,144	48,827	40,881	36,394	29,543	25,070	20,412	15,864	10,042	7,294	4,781	312
\$1-399	23	6	4	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	4	9	0
400-899	3,750	1,254	2,060	58	4	4	4	8	4	7	4	100	243	0
900-1,499	14,653	3,843	8,506	1,012	93	79	47	58	38	52	56	317	551	7
1,500-2,099	18,507	3,297	9,989	2,342	473	373	282	261	228	174	145	322	530	21
2,100-2,999	28,229	2,171	12,575	5,380	1,994	1,365	1,044	845	676	525	373	638	591	43
3,000-4,199	34,423	630	10,590	8,006	4,161	2,746	2,054	1,611	1,286	1,031	776	822	649	61
4,200-6,299	50,932	140	7,729	12,099	8,321	6,014	4,355	3,489	2,794	2,315	1,568	1,258	772	87
6,300-8,399	40,131	5	2,649	8,588	7,374	5,674	4,229	3,475	2,677	2,294	1,599	1,000	523	44
8,400-12,599	60,087	4	1,013	8,026	11,536	10,121	7,833	6,402	5,432	4,282	2,581	1,417	506	54
12,600-16,799	34,722	1	42	2,228	5,603	6,677	5,652	4,998	3,947	2,884	1,632	726	325	7
16,800-20,999	15,063	1	1	179	1,224	2,821	3,084	2,755	2,213	1,526	819	365	70	6
21,000 or more	5,405	0	1	9	98	520	959	1,168	1,117	774	489	255	12	5
Currently insured only	49,834	(1)	176	8,400	9,431	8,244	6,970	5,701	4,476	3,494	2,214	546	(1)	182
\$1-399	6	(1)	0	0	3	2	0	1	0	0	0	0	(1)	0
400-899	1,356	(1)	31	307	215	210	150	137	115	78	75	83	(1)	6
900-1,499	6,770	(1)	70	1,405	1,241	1,105	893	679	516	425	293	115	(1)	28
1,500-2,099	8,844	(1)	36	1,710	1,714	1,451	1,163	951	720	566	392	107	(1)	34
2,100-2,999	11,316	(1)	28	2,025	2,228	1,848	1,493	1,189	976	816	528	139	(1)	46
3,000-4,199	10,088	(1)	8	1,554	1,828	1,582	1,500	1,211	995	808	475	87	(1)	43
4,200-6,299	8,603	(1)	3	1,143	1,673	1,512	1,297	1,123	834	615	328	55	(1)	20
6,300-8,399	2,404	(1)	0	236	476	461	396	329	245	155	90	10	(1)	6
8,400 or more	447	(1)	0	20	53	73	73	81	75	31	33	3	(1)	0
Uninsured	318,986	67,340	50,750	43,082	34,050	27,689	22,498	19,399	16,054	13,054	9,705	5,746	3,496	6,123
\$1-99	80,715	19,571	12,840	9,833	7,133	5,696	5,047	4,284	3,668	2,961	2,250	1,501	1,081	4,850
100-199	38,369	10,612	6,725	4,716	3,371	2,918	2,308	2,061	1,703	1,401	991	663	461	439
200-399	51,182	13,967	9,363	6,417	4,666	3,850	3,173	2,667	2,202	1,783	1,288	857	636	296
400-899	73,661	16,263	14,117	10,404	7,485	6,404	4,795	4,208	3,365	2,698	2,019	1,273	733	261
900-1,499	38,945	5,464	5,420	6,476	5,265	3,825	3,243	2,695	2,226	1,812	1,362	681	346	130
1,500-2,099	17,422	1,123	1,637	3,085	2,825	2,064	1,715	1,470	1,178	1,052	755	334	121	63
2,100-2,999	11,132	302	555	1,807	2,062	1,642	1,168	1,089	906	729	528	224	70	50
3,000-4,199	5,146	88	88	610	920	875	658	551	510	368	319	118	87	24
4,200-6,299	1,801	0	3	88	274	330	294	253	209	157	123	51	11	8
6,300 or more	613	0	2	10	49	85	97	91	87	93	70	18	9	2
Male, total	432,522	44,797	58,128	58,826	52,433	46,462	39,200	34,841	30,144	25,248	17,860	11,614	7,470	5,499
\$1-99	41,509	10,387	6,010	4,375	3,073	2,432	2,178	2,016	1,873	1,705	1,443	1,116	906	3,995
100-199	19,332	5,808	3,279	2,092	1,362	1,186	995	984	892	779	669	512	400	374
200-399	26,610	8,029	4,797	2,828	1,917	1,633	1,480	1,272	1,183	1,071	893	695	567	245
400-899	42,517	10,499	8,925	4,800	3,325	2,981	2,303	2,195	1,973	1,796	1,516	1,126	856	222
900-1,499	33,476	5,551	7,834	4,470	3,011	2,276	1,998	1,874	1,653	1,581	1,337	949	811	131
1,500-2,099	25,573	2,508	6,405	3,643	2,498	1,988	1,674	1,615	1,425	1,343	1,048	728	602	96
2,100-2,999	29,811	1,411	6,970	4,985	3,428	2,635	2,173	1,968	1,805	1,649	1,210	873	586	118
3,000-4,199	31,376	473	5,819	5,875	4,150	3,190	2,753	2,323	2,073	1,794	1,291	896	625	114
4,200-6,299	41,756	121	4,891	8,532	6,779	5,247	4,012	3,394	2,833	2,391	1,589	1,138	726	103
6,300-8,399	33,003	4	2,199	6,576	5,877	4,474	3,535	2,875	2,381	2,031	1,522	920	497	62
8,400-12,599	54,083	4	956	8,271	10,227	8,748	6,777	5,723	5,019	4,001	2,476	1,353	494	34
12,600-16,799	33,484	1	41	2,200	5,483	6,398	5,372	4,767	3,802	2,803	1,589	702	319	7
16,800-20,999	14,684	1	1	173	1,207	2,764	3,001	2,687	2,143	1,482	795	356	69	5
21,000 or more	5,308	0	1	6	96	510	949	1,148	1,059	762	482	250	12	3
Fully insured	222,965	6,673	31,403	32,688	30,478	27,950	23,164	20,068	17,038	13,639	8,758	6,449	4,385	272
\$1-399	19	6	2	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	3	8	0
400-899	2,287	890	1,068	29	2	2	4	6	2	5	3	72	204	0
900-1,499	8,190	2,276	4,537	452	31	31	23	20	19	32	37	245	484	4
1,500-2,099	9,809	1,716	5,365	1,060	183	156	102	109	110	101	93	317	482	15
2,100-2,999	14,551	1,206	6,609	2,564	861	574	428	337	332	313	246	529	519	33
3,000-4,199	18,892	448	5,741	4,233	2,079	1,341	997	790	709	681	537	696	588	52
4,200-6,299	32,067	121	4,855	7,383	5,000	3,547	2,524	2,095	1,826	1,636	1,162	1,036	717	75
6,300-8,399	30,275	4	2,197	6,335	5,370	3,969	3,090	2,507	2,087	1,882	1,396	899	495	44
8,400-12,599	53,508	4	956	8,253	10,167	8,666	6,683	5,609	4,924	3,952	2,426	1,346	689	34
12,600-16,799	33,449	1	41	2,200	5,483	6,390	5,367	4,761	3,798	2,797	1,584	701	319	7
16,800-20,999	14,677	1	1	173	1,206	2,764	3,001	2,686	2,142	1,479	794	356	69	5
21,000 or more	5,301	0	1	6	96	510	946	1,148	1,089	761	480	249	12	3

See footnote at end of table.

Table 110.—*Workers with wage credits, work history: Workers, by insurance status January 1, 1944, cumulative wage credits 1937-43, sex, and age—Continued*

[1-percent sample; see headnote, table 108]

Cumulative wage credits, insurance status, and sex	Total	Under 20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 and over	Un- known
Male—Continued.														
Currently insured only	34,770	(1)	94	5,250	6,255	5,251	4,766	4,126	3,466	2,948	1,957	493	(1)	164
\$1-399	3	(1)	0	0	1	1	0	1	0	0	0	0	(1)	0
400-899	560	(1)	10	105	80	80	49	54	54	47	51	25	(1)	4
900-1,499	3,084	(1)	37	617	518	416	365	291	237	263	226	89	(1)	25
1,500-2,099	4,708	(1)	21	838	847	663	569	497	432	402	314	96	(1)	29
2,100-2,999	7,299	(1)	16	1,214	1,330	989	895	792	730	681	478	133	(1)	41
3,000-4,199	8,199	(1)	7	1,156	1,399	1,173	1,201	1,024	890	771	456	83	(1)	39
4,200-6,299	8,130	(1)	3	1,068	1,556	1,412	1,227	1,063	811	603	313	54	(1)	20
6,300-8,399	2,366	(1)	0	235	472	450	387	325	242	152	87	10	(1)	6
8,400 or more	421	(1)	0	17	52	67	73	79	70	29	32	2	(1)	0
Uninsured	174,787	38,124	26,631	20,888	15,700	13,261	11,270	10,647	9,640	8,661	7,145	4,672	3,085	5,063
\$1-99	41,509	10,387	6,010	4,375	3,073	2,432	2,178	2,016	1,873	1,705	1,443	1,116	906	3,995
100-199	19,332	5,808	3,279	2,092	1,362	1,186	995	984	892	779	669	512	400	274
200-399	26,588	8,023	4,795	2,828	1,916	1,632	1,480	1,271	1,183	1,071	893	692	559	245
400-899	39,670	9,609	7,847	4,666	3,243	2,899	2,250	2,135	1,917	1,744	1,462	1,025	652	218
900-1,499	22,202	3,275	3,260	3,401	2,462	1,829	1,611	1,563	1,397	1,286	1,074	615	327	102
1,500-2,099	11,056	792	1,019	1,745	1,468	1,169	1,003	1,009	883	840	641	315	120	52
2,100-2,999	7,961	205	345	1,207	1,237	1,072	850	839	743	655	486	211	67	44
3,000-4,199	4,285	25	71	486	672	676	555	509	474	342	298	117	37	23
4,200-6,299	1,619	0	3	81	223	288	261	236	196	152	114	48	9	8
6,300 or more	565	0	2	7	44	78	87	85	82	87	65	18	8	2
Female, total	242,214	33,895	47,942	41,483	31,929	25,865	19,811	15,329	10,798	7,164	4,101	1,972	807	1,118
\$1-99	39,206	9,184	6,830	5,458	4,060	3,264	2,869	2,268	1,795	1,256	807	385	175	855
100-199	19,037	4,804	3,446	2,624	2,009	1,732	1,313	1,077	811	622	322	151	61	65
200-399	24,601	5,944	4,570	3,589	2,752	2,219	1,693	1,396	1,019	712	395	192	69	51
400-899	36,250	7,018	7,283	5,605	4,379	3,637	2,646	2,158	1,511	987	582	280	120	44
900-1,499	26,892	3,756	6,156	4,423	3,588	2,733	2,185	1,558	1,127	708	374	164	86	34
1,500-2,099	19,200	1,912	5,257	3,494	2,514	1,900	1,486	1,067	701	449	244	105	49	22
2,100-2,999	20,857	1,062	6,188	4,227	2,856	2,220	1,532	1,155	753	421	219	128	75	21
3,000-4,199	18,281	195	4,867	4,295	2,759	2,013	1,459	1,080	718	413	279	128	61	14
4,200-6,299	19,580	19	2,835	4,798	3,489	2,609	1,934	1,471	1,004	696	430	226	57	12
6,300-8,399	9,918	1	452	2,256	2,011	1,720	1,154	974	595	420	206	101	28	0
8,400-12,599	6,624	0	57	677	1,372	1,463	1,159	797	514	333	161	72	19	0
12,600-16,799	1,273	0	1	28	120	287	285	238	150	87	48	25	6	0
16,800 or more	493	0	0	9	20	68	96	90	100	60	34	15	1	0
Fully insured	82,951	4,679	23,741	16,139	10,403	8,444	6,379	5,002	3,374	2,225	1,284	845	396	40
\$1-399	4	0	2	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	1	1	0
400-899	1,463	364	992	29	2	2	0	2	2	2	1	28	39	0
900-1,499	6,463	1,567	3,963	560	62	48	25	38	19	20	19	72	67	3
1,500-2,099	8,698	1,581	4,624	1,282	290	217	180	152	118	73	52	75	48	6
2,100-2,999	13,669	965	5,966	2,816	1,133	791	616	508	344	212	127	109	72	10
3,000-4,199	15,531	182	4,849	3,773	2,082	1,405	1,057	821	577	350	239	126	61	9
4,200-6,299	18,925	19	2,835	4,716	3,321	2,467	1,831	1,394	968	679	406	222	55	12
6,300-8,399	9,856	1	452	2,253	2,004	1,705	1,139	968	590	412	203	101	28	0
8,400-12,599	6,579	0	57	673	1,369	1,455	1,150	793	508	330	155	71	18	0
12,600-16,799	1,273	0	1	28	120	287	285	237	149	87	48	25	6	0
16,800 or more	490	0	0	9	20	67	96	89	99	60	34	15	1	0
Currently insured only	15,064	(1)	82	3,150	3,176	2,993	2,204	1,575	1,010	546	257	63	(1)	18
\$1-399	3	(1)	0	0	2	1	0	0	0	0	0	0	(1)	0
400-899	796	(1)	21	202	135	130	101	83	61	31	24	7	(1)	1
900-1,499	3,686	(1)	33	788	723	689	528	388	279	162	67	26	(1)	3
1,500-2,099	4,136	(1)	15	872	867	788	594	454	288	164	78	11	(1)	5
2,100-2,999	4,017	(1)	12	811	898	859	598	397	246	135	50	6	(1)	5
3,000-4,199	1,889	(1)	1	398	429	409	299	187	105	37	19	1	(1)	4
4,200 or more	537	(1)	0	79	122	117	84	66	31	17	19	2	(1)	0
Uninsured	144,199	29,216	24,119	22,194	18,350	14,428	11,228	8,752	6,414	4,393	2,560	1,074	411	1,060
\$1-99	39,206	9,184	6,830	5,458	4,060	3,264	2,869	2,268	1,795	1,256	807	385	175	855
100-199	19,037	4,804	3,446	2,624	2,009	1,732	1,313	1,077	811	622	322	151	61	65
200-399	24,594	5,944	4,568	3,589	2,750	2,218	1,693	1,396	1,019	712	395	191	68	51
400-899	33,991	6,654	6,270	5,374	4,242	3,505	2,545	2,073	1,448	954	557	245	81	43
900-1,499	16,743	2,189	2,160	3,075	2,803	1,996	1,632	1,132	829	526	288	66	19	28
1,500-2,099	6,366	331	618	1,340	1,357	895	712	461	295	212	114	19	1	11
2,100-2,999	3,171	97	210	600	825	570	318	250	163	74	42	13	3	6
3,000-4,199	861	13	17	124	248	199	103	72	36	26	21	1	0	1
4,200 or more	230	0	0	10	56	49	43	23	18	11	14	3	3	0

1 Inapplicable under provisions of Social Security Act.

Table 111.—Workers with wage credits, work history: Workers, by pattern of years with wage credits 1937-43, sex, and age

[1-percent sample; see headnote, table 108]

Pattern of years with wage credits and sex	Total	Under 20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 and over	Un-known
Total, 1-percent sample	674,736	78,692	106,070	100,309	84,362	72,327	59,011	50,170	40,942	32,412	21,961	13,586	8,277	6,617
Continuous patterns:														
1937, '38, '39, '40, '41, '42, '43	169,383	52	5,550	24,104	27,638	27,168	23,228	19,948	16,503	12,756	7,881	3,995	384	176
'38, '39, '40, '41, '42, '43	11,995	73	3,474	2,352	1,597	1,229	1,070	806	588	424	244	114	4	20
'39, '40, '41, '42, '43	16,942	286	6,134	2,512	1,646	1,385	1,097	861	655	450	300	180	1,419	17
'40, '41, '42, '43	22,017	1,711	8,578	2,512	2,013	1,752	1,547	1,296	988	703	478	245	176	18
'41, '42, '43	39,196	9,084	12,642	3,337	2,803	2,719	2,423	1,925	1,539	1,205	768	406	230	26
'42, '43	62,864	24,641	9,614	4,005	4,192	4,389	4,098	3,619	2,964	2,381	1,546	872	522	81
'43	71,870	32,909	6,563	4,455	4,668	5,003	4,590	4,020	3,307	2,627	1,793	1,100	795	40
1937, '38, '39, '40, '41, '42	24,330	18	2,887	6,826	5,446	3,320	1,713	1,232	927	743	589	532	60	57
'38, '39, '40, '41, '42	14,408	4	1,639	5,212	2,425	1,395	887	738	592	495	436	468	74	43
'39, '40, '41, '42, '43	11,922	2	1,064	3,157	1,920	1,397	880	807	689	606	491	605	107	197
'40, '41, '42, '43	9,492	6	593	2,112	1,609	1,171	815	762	642	608	532	488	79	76
'41, '42, '43	11,155	10	612	2,281	1,915	1,299	971	991	840	738	646	556	103	193
'42, '43	23,725	18	1,072	4,101	3,361	2,224	1,737	1,557	1,298	1,141	1,009	767	345	5,095
'43	3,726	30	1,750	815	418	281	138	99	66	48	41	37	2	1
'38, '39, '40, '41, '42	2,296	10	914	630	234	165	107	74	66	36	42	22	4	2
'39, '40, '41, '42, '43	5,619	86	3,079	850	468	288	158	101	93	60	41	46	344	5
'40, '41, '42, '43	2,134	8	652	530	258	200	128	98	98	84	60	47	6	10
'41, '42, '43	3,482	33	1,370	704	262	209	143	90	74	58	40	32	464	5
'42, '43	7,543	531	4,265	906	500	435	248	176	153	128	78	65	61	7
'38, '39, '40, '41, '42	2,656	10	526	571	378	313	209	199	161	119	87	66	8	9
'39, '40, '41, '42, '43	3,858	37	1,075	701	370	253	215	174	130	100	68	71	657	18
'40, '41, '42, '43	4,684	189	1,866	883	444	319	257	195	150	128	105	69	71	8
'41, '42, '43	12,971	2,032	6,005	1,318	985	689	513	421	347	250	195	106	98	12
Intermittent patterns:														
6-year patterns	19,898	19	1,548	4,386	3,442	2,685	2,141	1,768	1,361	1,083	653	338	403	71
5-year patterns	19,789	115	2,554	4,366	3,375	2,498	1,938	1,541	1,210	1,017	624	337	128	86
4-year patterns	21,443	248	3,556	4,548	3,174	2,487	1,981	1,639	1,306	1,021	694	466	249	74
3-year patterns	20,140	453	3,571	3,850	2,858	2,210	1,801	1,512	1,292	1,043	684	437	309	120
2-year patterns	14,638	739	2,636	2,698	1,952	1,520	1,204	1,081	823	725	565	327	222	146
1-year patterns	40,560	5,349	10,281	5,587	3,921	3,324	2,774	2,440	2,090	1,665	1,281	802	953	83
Male, total	432,522	44,797	58,128	58,826	52,433	46,462	39,200	34,841	30,144	25,248	17,860	11,614	7,470	5,499
Continuous patterns:														
1937, '38, '39, '40, '41, '42, '43	131,339	46	3,079	16,101	20,934	21,022	18,376	16,113	13,786	10,972	6,874	3,534	352	150
'38, '39, '40, '41, '42, '43	7,498	67	1,631	1,533	1,064	780	736	537	469	350	207	100	4	20
'39, '40, '41, '42, '43	10,753	244	2,887	1,655	1,110	882	737	616	505	384	251	168	1,299	16
'40, '41, '42, '43	13,695	1,198	4,296	1,541	1,336	1,178	1,049	943	754	574	425	221	162	18
'41, '42, '43	23,432	5,859	6,269	1,854	1,690	1,556	1,550	1,300	1,136	951	656	363	217	22
'42, '43	31,257	13,652	3,382	1,320	1,592	1,773	1,892	1,903	1,767	1,622	1,191	753	481	19
'43	29,663	16,571	1,517	941	1,084	1,376	1,461	1,414	1,373	1,292	1,093	829	691	21
1937, '38, '39, '40, '41, '42	18,440	10	2,294	4,934	4,207	2,592	1,592	1,461	1,136	951	656	363	217	22
'38, '39, '40, '41, '42	9,468	4	1,161	3,446	1,354	852	549	464	419	385	334	401	69	31
'39, '40, '41, '42, '43	7,695	2	649	1,735	1,072	890	597	599	522	470	400	507	91	161
'40, '41, '42, '43	5,269	4	303	826	703	620	490	488	464	450	395	398	69	69
'41, '42, '43	6,212	5	289	878	808	682	588	671	601	509	495	447	86	153
'42, '43	15,082	15	576	1,849	1,586	1,249	1,055	1,027	897	866	797	626	293	4,246
'43	2,787	29	1,358	595	302	198	84	68	49	38	32	31	2	1
'38, '39, '40, '41, '42	1,498	8	595	454	145	91	70	48	29	26	35	16	2	2
'39, '40, '41, '42, '43	4,339	80	2,419	643	347	183	103	70	56	43	35	37	318	5
'40, '41, '42, '43	1,271	9	388	322	132	115	76	51	40	37	38	6	8	8
'41, '42, '43	2,341	32	879	483	143	100	84	65	46	41	29	24	422	5
'42, '43	5,825	441	3,410	661	345	299	166	127	108	89	69	44	69	7
'38, '39, '40, '41, '42	1,441	8	273	288	177	169	113	119	101	74	62	47	5	6
'39, '40, '41, '42, '43	2,478	27	626	415	186	133	119	102	82	70	62	69	596	11
'40, '41, '42, '43	3,058	140	1,211	598	243	171	156	127	104	95	82	65	68	8
'41, '42, '43	9,360	1,599	4,627	801	604	395	280	277	243	188	151	92	92	11
Intermittent patterns:														
6-year patterns	14,570	15	943	2,853	2,406	1,980	1,630	1,390	1,114	922	578	310	369	60
5-year patterns	14,139	103	1,660	2,849	2,336	1,743	1,407	1,169	975	852	551	308	116	70
4-year patterns	14,375	216	2,076	2,771	1,947	1,617	1,377	1,201	1,000	856	610	420	227	67
3-year patterns	12,740	338	1,987	2,139	1,631	1,305	1,148	1,050	973	820	580	392	280	97
2-year patterns	8,530	480	1,310	1,401	981	809	712	679	555	547	448	292	195	121
1-year patterns	23,967	3,595	6,033	2,940	1,959	1,702	1,470	1,365	1,271	1,134	916	647	853	82
Female, total	242,214	33,895	47,942	41,483	31,929	25,865	19,811	15,329	10,798	7,164	4,101	1,972	807	1,118
Continuous patterns:														
1937, '38, '39, '40, '41, '42, '43	38,044	6	2,471	8,003	6,704	6,146	4,852	3,835	2,717	1,784	1,007	461	32	26
'38, '39, '40, '41, '42, '43	4,497	6	1,843	819	533	449	334	269	119	74	37	14	0	0
'39, '40, '41, '42, '43	6,189	42	3,247	857	536	503	360	245	150	66	49	12	120	2
'40, '41, '42, '43	8,322	513	4,282	971	677	574	498	353	234	129	65	24	14	0
'41, '42, '43	15,764	3,225	6,373	1,483	1,194	1,163	873	625	403	254	112	45	15	8
'42, '43	31,607	10,989	6,232	2,685	2,600	2,616	2,296	1,716	1,197	759	355	119	41	2
'43	42,207	16,338	5,046	3,514	3,584	3,627	3,129	2,606	1,934	1,335	700	271	104	19
1937, '38, '39, '40, '41, '42	5,990	2	593	1,892	1,239	728	475	364	237	155	114	77	8	6
'38, '39, '40, '41, '42	4,940	0	478	1,766	1,071	643	338	274	173	110	102	67	11	7
'39, '40, '41, '42, '43	4,227	0	415	1,422	848	507	283	208	167	136	91	98	16	36
'40, '41, '42, '43	4,223	2	290	1,286	906	551	325	274	178	158	137	90	10	16
'41, '42, '43	4,943	6	323	1,403	1,107	617	383	320	239	229	151	109	17	40
'42, '43	8,643	3	496	2,252	1,775	975	682	530	401	275	212	141	62	849
'43	939	1	392</											

covered by the Federal Insurance Contributions Act.

Eligibility

The status of a person who has met all requirements for benefits and could become entitled to benefits by filing a claim. See under Benefit Types for requirements for each type of benefit.

Employer, Covered

An individual, corporation, or unincorporated organization paying taxable wages to one or more workers.

Employment

Covered.—Any services performed by a worker for an employer within the United States, including Alaska and Hawaii, or on, or in connection with, an American vessel, except services specifically included in the Railroad Retirement Act and Carriers Taxing Act or specifically excluded by the Social Security Act and the Federal Insurance Contributions Act.

Noncovered.—Employment excluded from old-age and survivors

insurance. Major exclusions are: Self-employment; casual employment not in the course of the employer's trade or business; family employment; employment in agriculture; domestic service in a private home; employment on a foreign vessel; employment by the Federal Government or a State or local government; employment in certain types of nonprofit organizations; railroad employment; employment by a foreign government or its instrumentality; employment as a student nurse or interne. (See sec. 209(b) of the Social Security Act, as amended.)

Entitlement

The state or condition of a person who has met all applicable requirements for a benefit award, including the filing of a claim.

Initial.—(1) Entitlement to primary benefits, or entitlement to supplementary benefits in the same month as entitlement to primary benefits based on the same wage credits; (2) entitlement to a lump-sum death payment; (3) entitlement to monthly survivor benefits when there has been neither entitlement to

such benefits in a previous month nor entitlement to a lump-sum death payment based on the same wage credits.

Subsequent.—(1) Entitlement to supplementary benefits after the month in which the primary beneficiary became entitled; (2) entitlement to monthly survivor benefits after the month in which other survivors became entitled to benefits based on the same wage credits; (3) entitlement to monthly survivor benefits after a lump-sum death payment has been awarded on the basis of the same wage credits.

Federal Insurance Contributions Act

The sections of the Internal Revenue Code (ch. 9, subch. A) which relate to Federal insurance contributions (formerly included as title VIII of the Social Security Act).

Federal Old-Age and Survivors Insurance Trust Fund

A special fund set up in the U.S. Treasury, in which is deposited the equivalent of all contributions collected under the Federal Insurance Contributions Act and from which

Table 112.—*Workers with wage credits, work history: Workers, by insurance status January 1, 1944, pattern of years with wage credits 1937-43, and sex*

[1-percent sample; see headnote, table 108]

Pattern of years with wage credits	Total				Male				Female			
	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured
Total, 1-percent sample....	674,736	305,916	49,834	318,986	432,522	222,965	34,770	174,787	242,214	82,951	15,064	144,199
Continuous patterns:												
1937, '38, '39, '40, '41, '42, '43.....	169,383	165,161	2,107	2,115	131,339	128,805	1,402	1,132	38,044	36,356	705	983
'38, '39, '40, '41, '42, '43.....	11,995	9,999	1,152	844	7,498	6,246	782	470	4,497	3,753	370	374
'39, '40, '41, '42, '43.....	16,942	13,198	2,425	1,319	10,753	8,329	1,659	765	6,189	4,869	766	554
'40, '41, '42, '43.....	22,017	13,026	6,010	2,981	13,695	7,692	4,246	1,757	8,322	5,334	1,764	1,224
'41, '42, '43.....	39,196	15,005	12,395	11,796	23,432	7,932	8,360	7,140	15,764	7,073	4,035	4,656
'42, '43.....	62,864	7,189	8,432	47,243	31,257	2,918	5,081	23,258	31,607	4,271	3,351	23,985
'43.....	71,870	(1)	(1)	71,870	29,663	(1)	(1)	29,663	42,207	(1)	(1)	42,207
1937, '38, '39, '40, '41, '42.....	24,330	21,779	317	2,234	18,440	16,757	243	1,440	5,890	5,022	74	794
1937, '38, '39, '40, '41.....	14,408	11,093	(1)	3,315	9,468	7,459	(1)	2,009	4,940	3,634	(1)	1,306
1937, '38, '39, '40.....	11,922	6,048	(1)	5,874	7,695	4,100	(1)	3,595	4,227	1,948	(1)	2,279
1937, '38, '39.....	9,492	886	(1)	8,606	5,269	569	(1)	4,700	4,223	317	(1)	3,906
1937, '38.....	11,155	173	(1)	10,982	6,212	124	(1)	6,088	4,943	49	(1)	4,894
1937.....	23,725	(1)	(1)	23,725	15,082	(1)	(1)	15,082	8,643	(1)	(1)	8,643
'38, '39, '40, '41, '42.....	3,726	2,499	201	1,026	2,787	1,923	148	716	939	576	53	310
'38, '39, '40, '41.....	2,296	898	(1)	1,398	1,493	608	(1)	890	798	290	(1)	508
'39, '40, '41, '42.....	5,619	3,275	525	1,819	4,339	2,680	408	1,251	1,280	595	117	568
'38, '39, '40.....	2,134	294	(1)	1,840	1,271	174	(1)	1,097	863	120	(1)	743
'39, '40, '41.....	3,482	1,106	(1)	2,376	2,341	845	(1)	1,496	1,141	261	(1)	880
'40, '41, '42.....	7,543	2,952	853	3,738	5,825	2,488	641	2,696	1,718	464	212	1,042
'38, '39.....	2,656	16	(1)	2,640	1,441	11	(1)	1,430	1,215	5	(1)	1,210
'39, '40.....	3,858	547	(1)	3,311	2,478	488	(1)	1,990	1,380	59	(1)	1,321
'40, '41.....	4,684	157	(1)	4,527	3,058	121	(1)	2,937	1,626	56	(1)	1,590
'41, '42.....	12,971	1,380	550	11,041	9,360	1,206	406	7,748	3,611	174	144	3,293
Intermittent patterns:												
6-year patterns.....	19,978	14,928	2,433	2,537	14,570	11,238	1,837	1,495	5,328	3,690	596	1,042
5-year patterns.....	19,789	8,803	4,482	6,504	14,139	6,536	3,509	4,094	5,650	2,267	973	2,410
4-year patterns.....	21,443	4,028	5,388	12,027	14,375	2,760	4,174	7,441	7,068	1,268	1,214	4,586
3-year patterns.....	20,140	1,366	2,462	16,312	12,740	884	1,805	10,051	7,400	482	657	6,261
2-year patterns.....	14,638	110	102	14,426	8,530	72	69	8,389	6,108	58	33	6,037
1-year patterns.....	40,560	(1)	(1)	40,560	23,967	(1)	(1)	23,967	16,593	(1)	(1)	16,593

¹ Inapplicable under provisions of Social Security Act.

Table 113.—*Workers with wage credits, work history: Workers, by pattern of years with wage credits, cumulative wage credits 1937-43, and insurance status January 1, 1944*

[1-percent sample; see headnote, table 108]

Pattern of years with wage credits and insurance status	Total	\$1-99	\$100-199	\$200-399	\$400-899	\$900-1,499	\$1,500-2,099	\$2,100-2,999	\$3,000-4,199	\$4,200-6,299	\$6,300-8,399	\$8,400-12,599	\$12,600-16,799	\$16,800-20,999	\$21,000 or more
Total															
Total, 1-percent sample.....	674,736	80,715	38,369	51,211	78,767	60,368	44,773	50,668	49,657	61,336	42,921	60,707	34,759	15,073	5,412
Continuous patterns:															
1937, '38, '39, '40, '41, '42, '43.....	169,383	18	26	102	607	1,285	2,040	4,788	9,267	23,917	25,423	49,354	32,627	14,559	5,375
'38, '39, '40, '41, '42, '43.....	11,995	8	19	90	357	634	869	1,563	2,295	2,895	1,696	1,251	252	63	3
'39, '40, '41, '42, '43.....	16,942	18	52	173	689	1,215	1,573	2,515	3,502	3,781	1,887	1,233	297	12	0
'40, '41, '42, '43.....	22,017	51	156	493	1,800	2,445	2,736	4,044	4,096	3,383	1,683	1,130	(1)	(1)	(1)
'41, '42, '43.....	39,196	355	837	2,185	6,131	7,251	6,523	6,954	4,521	3,214	1,088	1,137	(1)	(1)	(1)
'42, '43.....	62,864	3,646	4,424	8,557	16,311	12,702	7,449	5,374	3,007	1,394	(1)	(1)	(1)	(1)	(1)
'43.....	71,870	24,770	12,318	13,916	13,461	4,803	1,685	721	196	(1)	(1)	(1)	(1)	(1)	(1)
1937, '38, '39, '40, '41, '42.....	24,330	10	47	144	598	1,051	1,377	2,638	4,304	6,259	3,814	2,892	845	331	20
1937 '38, '39, '40, '41.....	14,408	27	77	223	909	1,380	1,584	2,527	2,952	2,851	1,023	614	230	9	2
1937 '38, '39, '40.....	11,922	124	216	480	1,420	1,675	1,635	2,073	1,798	1,412	617	411	21	7	3
1937 '38, '39.....	9,492	477	486	844	1,861	1,724	1,314	1,234	790	513	164	79	4	0	2
1937 '38.....	11,155	1,594	1,112	1,611	2,539	1,978	1,086	637	360	222	12	4	0	0	0
1937.....	23,725	13,509	3,147	3,032	2,773	841	212	106	97	8	0	0	0	0	0
'38, '39, '40, '41, '42.....	3,726	14	48	106	406	548	600	796	700	391	80	37	5	0	0
'38, '39, '40, '41.....	2,296	50	69	194	545	528	363	329	133	63	14	8	0	0	0
'38, '39, '40, '41, '42.....	5,619	47	87	271	822	990	986	1,223	707	368	78	38	2	0	0
'38, '39, '40.....	2,134	179	223	366	623	401	183	97	40	12	2	2	0	0	0
'38, '39, '40, '41.....	3,482	194	227	499	904	727	403	276	134	78	23	17	0	0	0
'38, '39, '40, '41, '42.....	7,543	215	341	740	1,740	1,653	1,128	1,012	498	165	32	19	(1)	(1)	(1)
'38, '39.....	2,656	889	509	534	499	145	41	21	10	7	0	1	0	0	0
'39, '40.....	3,858	882	610	710	803	435	181	120	62	51	4	0	0	0	0
'40, '41.....	4,684	992	736	1,022	1,205	454	152	72	28	23	(1)	(1)	(1)	(1)	(1)
'41, '42.....	12,971	1,580	1,505	2,432	3,863	2,074	885	464	132	36	(1)	(1)	(1)	(1)	(1)
Intermittent patterns:															
6-year patterns.....	19,898	9	35	130	669	1,266	1,421	2,472	3,245	4,443	3,071	2,634	408	89	6
5-year patterns.....	19,789	67	157	520	1,965	2,577	2,494	3,283	3,145	3,265	1,550	702	63	1	0
4-year patterns.....	21,443	279	626	1,402	3,901	3,878	3,051	3,261	2,383	1,941	596	117	5	2	1
3-year patterns.....	20,140	1,169	1,633	2,732	5,244	3,723	2,155	1,718	1,086	594	62	24	0	0	0
2-year patterns.....	14,638	3,474	2,449	3,016	3,356	1,404	507	286	124	19	0	3	0	0	0
1 year patterns.....	40,560	26,078	6,202	4,687	2,766	581	140	64	39	1	2	0	0	0	0
Fully insured															
Fully insured.....	305,916	3,773	14,653	18,507	28,220	34,423	50,932	40,131	60,087	34,722	15,063	5,405			
Continuous patterns:															
1937, '38, '39, '40, '41, '42, '43.....	165,161	26	294	1,131	3,975	8,836	23,661	25,363	49,334	32,618	14,554	5,369			
'38, '39, '40, '41, '42, '43.....	9,999	30	226	520	1,201	2,065	2,753	1,645	1,244	250	62	3			
'39, '40, '41, '42, '43.....	13,198	120	591	948	1,895	2,988	3,364	1,781	1,206	293	12	0			
'40, '41, '42, '43.....	13,026	312	1,169	1,667	2,754	2,887	2,160	1,123	954	(1)	(1)	(1)			
'41, '42, '43.....	15,005	766	3,159	3,769	4,114	2,104	886	193	14	(1)	(1)	(1)			
'42, '43.....	7,189	668	2,420	2,278	1,312	409	102	(1)	(1)	(1)	(1)	(1)			
1937, '38, '39, '40, '41, '42.....	21,779	52	369	877	2,230	4,155	6,219	3,804	2,882	841	330	20			
1937 '38, '39, '40, '41.....	11,093	92	548	991	2,069	2,750	2,781	1,015	609	227	9	2			
1937 '38, '39, '40.....	6,048	113	524	738	1,243	1,282	1,203	542	376	17	7	3			
1937 '38, '39.....	886	90	228	202	185	92	68	19	11	0	0	1			
1937 '38.....	173	43	50	28	21	15	16	0	0	0	0	0			
'38, '39, '40, '41, '42.....	2,499	50	276	419	646	628	362	77	36	5	0	0			
'38, '39, '40, '41.....	898	80	262	206	219	78	40	6	7	0	0	0			
'38, '39, '40, '41, '42.....	3,275	133	541	722	960	557	274	53	33	2	0	0			
'38, '39, '40.....	294	72	123	62	31	5	1	0	0	0	0	0			
'39, '40, '41.....	1,106	153	358	240	182	86	55	19	13	0	0	0			
'39, '40, '41, '42.....	2,952	246	847	760	715	320	63	6	5	(1)	(1)	(1)			
'38, '39.....	16	6	8	1	1	0	0	0	0	0	0	0			
'39, '40.....	547	91	163	111	91	46	41	4	0	0	0	0			
'40, '41.....	157	33	80	24	11	2	7	(1)	(1)	(1)	(1)	(1)			
'41, '42.....	1,380	119	549	399	247	60	6	(1)	(1)	(1)	(1)	(1)			
Intermittent patterns:															
6-year patterns.....	14,928	30	243	534	1,531	2,543	3,967	2,961	2,619	407	87	6			
5-year patterns.....	8,803	93	503	788	1,421	1,748	2,248	1,277	666	58	1	0			
4-year patterns.....	4,028	184	669	736	887	625	606	238	77	4	1	1			
3-year patterns.....	1,366	142	415	337	267	134	66	5	0	0	0	0			
2-year patterns.....	110	29	38	19	12	8	3	0	1	0	0	0			

See footnote at end of table.

money is withdrawn, as required, for payment of lump sums and monthly benefits and for administration of old-age and survivors insurance. Except for such amounts as are needed for current withdrawals, assets of the trust fund are held in the form of interest-bearing obligations of the United States; interest on the investments is credited to the fund. Assets of the old-age reserve account, established under the Social Security Act of 1935, were transferred to the trust fund under the provisions of the 1939 amendments.

Insurance Status

A worker's standing, as of a specified date, with respect to the number of quarters of coverage required either to meet the eligibility requirements for primary benefits or to enable his dependents or survivors to establish eligibility for supplementary or survivor benefits.

Currently insured.—The worker must have wage credits of not less than \$50 for each of not less than 6 of the 12 calendar quarters imme-

diately preceding the quarter in which he died.

Fully insured.—The worker must have at least 1 quarter of coverage for each 2 elapsed quarters, with a minimum of 6 quarters of coverage; or he must have at least 40 quarters of coverage.

Permanently fully insured.—The worker must have at least 40 quarters of coverage or a sufficient number of quarters of coverage to be fully insured when he attains age 65.

Uninsured.—A worker who is neither fully nor currently insured.

Table 113.—*Workers with wage credits, work history: Workers, by pattern of years, cumulative wage credits 1937-43, and insurance status January 1, 1944—Continued*

[1-percent sample; see headnote, table 108]

Pattern of years with wage credits and insurance status	Total	\$1-899	\$900-1,499	\$1,500-2,099	\$2,100-2,999	\$3,000-4,199	\$4,200-6,299	\$6,300-8,399	\$8,400 or more			
	Currently insured only											
Currently insured only	49,834	1,362	6,770	8,844	11,316	10,088	8,603	2,404	447			
Continuous patterns:												
1937, '38, '39, '40, '41, '42, '43	2,107	13	315	542	593	336	235	55	18			
'38, '39, '40, '41, '42, '43	1,152	19	169	254	304	214	136	50	6			
'39, '40, '41, '42, '43	2,425	38	310	496	551	489	413	103	25			
'40, '41, '42, '43	6,010	134	673	867	1,199	1,188	1,215	559	175			
'41, '42, '43	12,395	402	1,702	2,043	2,572	2,340	2,322	895	119			
'42, '43	8,432	333	1,418	1,645	1,956	1,843	1,237	(1)	(1)			
1937, '38, '39, '40, '41, '42	317	6	57	76	102	68	9	1	8			
'38, '39, '40, '41, '42	201	4	33	49	66	54	14	0	1			
'39, '40, '41, '42	525	14	84	115	137	92	65	15	9			
'40, '41, '42	853	44	183	164	190	141	93	24	14			
'41, '42	550	76	173	142	90	43	26	(1)	(1)			
Intermittent patterns:												
6-year patterns	2,433	24	280	441	607	549	426	97	9			
5-year patterns	4,482	61	472	706	1,091	993	879	248	32			
4-year patterns	5,388	103	560	808	1,260	1,205	1,112	314	26			
3-year patterns	2,462	78	323	465	576	548	418	43	11			
2-year patterns	102	13	18	31	22	15	3	0	0			
	Total	\$1-99	\$100-199	\$200-399	\$400-899	\$900-1,499	\$1,500-2,099	\$2,100-2,999	\$3,000-4,199	\$4,200-6,299	\$6,300-8,399	\$8,400 or more
	Uninsured											
Uninsured	318,986	80,715	38,369	51,182	73,661	38,945	17,422	11,132	5,146	1,801	613	
Continuous patterns:												
1937, '38, '39, '40, '41, '42, '43	2,115	13	26	102	568	676	367	220	95	21	27	
'38, '39, '40, '41, '42, '43	844	8	19	90	308	239	95	58	16	6	5	
'39, '40, '41, '42, '43	1,319	13	52	172	532	314	129	69	25	4	9	
'40, '41, '42, '43	2,981	51	156	490	1,357	603	202	91	21	8	2	
'41, '42, '43	11,796	355	837	2,184	4,964	2,390	711	268	77	6	4	
'42, '43	47,243	3,646	4,424	8,548	15,319	8,864	3,526	2,106	755	65	(1)	
'43	71,870	24,770	12,318	13,916	13,461	4,803	1,685	721	196	(1)	(1)	
1937, '38, '39, '40, '41, '42	2,234	10	47	144	540	625	424	306	91	31	16	
1937, '38, '39, '40, '41	3,315	27	77	223	817	832	593	458	202	70	16	
1937, '38, '39, '40	5,874	124	216	480	1,307	1,151	897	830	516	239	114	
1937, '38, '39	8,606	477	486	843	1,772	1,496	1,112	1,049	698	455	218	
1937, '38	10,982	1,594	1,112	1,609	2,498	1,928	1,058	616	345	206	16	
1937	23,725	13,509	3,147	3,032	2,773	841	212	106	97	8	0	
'38, '39, '40, '41, '42	1,026	14	43	106	352	239	132	84	58	15	3	
'38, '39, '40, '41	1,398	50	69	194	465	266	157	110	65	23	9	
'38, '39, '40, '41, '42	1,819	47	87	271	675	365	149	126	68	29	12	
'38, '39, '40	1,840	179	223	365	552	278	121	66	41	11	4	
'39, '40, '41	2,376	194	227	497	753	369	163	94	48	23	8	
'39, '40, '41, '42	3,738	215	341	740	1,450	623	204	107	57	19	2	
'38, '39	2,640	889	509	533	494	137	40	20	10	7	1	
'39, '40	3,311	882	610	709	713	272	70	29	16	10	0	
'40, '41	4,527	992	736	1,021	1,173	374	128	61	26	16	(1)	
'41, '42	11,041	1,580	1,505	2,430	3,670	1,352	344	127	29	4	(1)	
Intermittent patterns:												
6-year patterns	2,537	9	35	130	615	743	446	334	153	50	22	
5-year patterns	6,504	67	157	520	1,811	1,602	1,000	771	404	138	34	
4-year patterns	12,027	279	626	1,400	3,616	2,649	1,507	1,114	553	223	60	
3-year patterns	16,312	1,169	1,633	2,731	5,025	2,985	1,353	875	404	110	27	
2-year patterns	14,426	3,474	2,449	3,015	3,315	1,348	457	252	101	15	2	
1-year patterns	40,560	26,078	6,202	4,687	2,766	581	140	64	39	1	2	

¹ Inapplicable under provisions of Social Security Act.

Lump-Sum Payment

Death payment.—Under the 1939 amendments, a lump sum amounting to 6 times the primary benefit amount, payable on the death after December 31, 1939, of a fully or currently insured worker who leaves no survivor eligible for monthly benefits for the month in which he died. Payment is made to the widow or widower, child, or parent, or, if no

such relatives survive, to a person or persons equitably entitled to such payment to the extent and in the proportion to which he or they have paid the burial expenses of the deceased worker.

Under the 1935 act, a lump sum amounting to 3½ percent of the deceased worker's total taxable wages; such payments may be made only with respect to deaths prior to January 1, 1940.

Payment at age 65.—A lump sum amounting to 3½ percent of his total taxable wages, paid to a worker who attained age 65 prior to August 10, 1939. This provision was repealed by the amendments of 1939.

Quarter

Coverage.—A calendar quarter in which a worker has wage credits of not less than \$50, or any quarter after the first quarter of coverage in

Table 114.—*Workers with wage credits, work history: Workers, by quarters with wage credits, cumulative wage credits 1937-43, and insurance status January 1, 1944*

[1-percent sample; see headnote, table 108]

Quarters with wage credits and insurance status	Total	\$1-99	\$100-199	\$200-399	\$400-899	\$900-1,499	\$1,500-2,099	\$2,100-2,999	\$3,000-4,199	\$4,200-6,299	\$6,300-8,399	\$8,400-12,599	\$12,600-16,799	\$16,800-20,999	\$21,000 or more
Total, 1-percent sample	674,736	80,715	38,369	51,211	78,767	60,368	44,773	50,668	49,657	61,336	42,921	60,707	34,759	15,073	5,412
1	62,277	50,972	7,156	3,265	789	55	21	9	9	1	0	0	0	0	0
2	51,374	19,591	14,083	10,776	5,909	829	116	40	23	6	0	1	0	0	0
3	43,819	6,319	8,452	13,551	11,531	2,931	738	221	61	11	1	3	0	0	0
4	37,606	2,200	4,173	9,145	13,576	5,435	1,890	853	309	19	3	3	0	0	0
5	34,096	864	2,205	5,920	12,244	7,210	2,927	1,889	752	71	5	9	0	0	0
6	31,260	373	1,072	3,547	10,237	7,936	4,034	2,484	1,268	297	7	4	1	0	0
7	26,648	170	547	1,966	7,354	7,227	4,295	2,834	1,469	757	13	11	6	0	0
8	23,228	87	291	1,141	5,315	6,033	4,217	3,206	1,761	1,094	40	33	7	3	0
9	20,844	62	143	721	3,732	5,240	4,187	3,479	1,948	1,144	162	18	4	1	3
10	19,903	33	93	424	2,630	4,212	3,916	4,143	2,524	1,505	380	33	7	2	1
11	18,060	11	61	253	1,721	3,311	3,414	4,030	2,731	1,939	534	67	8	0	0
12	16,451	11	39	182	1,161	2,561	2,878	3,686	2,848	2,061	772	238	8	3	3
13	15,008	7	16	100	842	2,015	2,469	3,414	2,901	2,163	826	248	5	1	1
14	14,265	5	12	54	524	1,492	2,154	3,183	2,969	2,542	960	360	10	0	0
15	13,114	3	13	44	365	1,131	1,843	2,891	2,962	2,437	999	407	16	2	1
16	13,845	0	5	36	254	803	1,432	2,686	3,046	3,006	1,417	1,073	46	27	14
17	12,272	1	4	24	160	572	1,087	2,368	2,997	3,011	1,325	660	63	7	3
18	11,934	0	5	24	133	364	862	1,989	2,845	3,237	1,577	776	113	8	3
19	11,062	0	0	9	83	310	616	1,611	2,550	3,109	1,649	955	153	12	5
20	11,659	0	2	6	58	229	477	1,391	2,417	3,393	1,930	1,353	371	26	6
21	11,659	1	7	47	145	329	1,136	2,205	3,537	2,285	1,633	300	23	10	10
22	11,631	2	4	29	90	260	848	1,957	3,467	2,432	2,063	394	76	7	7
23	11,194	0	1	3	21	60	177	648	1,592	3,033	2,584	2,491	455	116	13
24	12,682	0	1	5	20	49	123	511	1,441	3,168	2,774	3,380	810	370	30
25	11,755	3	2	6	28	61	123	382	1,101	2,687	2,644	3,465	900	308	45
26	13,895	0	0	0	4	37	86	279	985	2,880	2,839	4,638	1,545	525	77
27	21,748	0	0	0	0	28	83	302	929	3,417	3,867	7,876	3,668	1,337	241
28	91,447	0	0	0	0	2	19	155	1,057	7,344	10,896	28,919	25,880	12,226	4,949
Total		\$1-399	\$400-899	\$900-1,499	\$1,500-2,099	\$2,100-2,999	\$3,000-4,199	\$4,200-6,299	\$6,300-8,399	\$8,400-12,599	\$12,600-16,799	\$16,800-20,999	\$21,000 or more		
Fully insured	305,916	23	3,750	14,653	18,507	28,220	34,423	50,932	40,131	60,087	34,722	15,063	5,405		
6	4,045	11	568	1,594	1,103	557	172	33	1	1	0	0	0	0	0
7	6,241	6	715	2,394	1,789	985	286	62	2	1	1	0	0	0	0
8	6,712	3	718	2,117	1,926	1,306	464	166	7	4	1	0	0	0	0
9	6,915	2	553	1,981	1,946	1,541	645	231	14	1	1	0	0	0	0
10	7,297	0	406	1,577	1,843	2,033	1,021	354	64	8	1	0	0	0	0
11	6,794	0	283	1,219	1,529	2,032	1,101	530	91	6	5	0	0	0	0
12	6,282	1	186	927	1,301	1,822	1,227	620	156	41	0	0	0	1	0
13	6,112	0	122	742	1,119	1,699	1,368	775	221	63	3	0	0	0	0
14	7,923	0	76	577	1,045	1,814	1,857	1,580	660	305	9	0	0	0	0
15	8,827	0	63	448	1,008	1,924	2,217	1,925	838	396	15	2	1	1	1
16	11,171	0	28	318	900	2,082	2,625	2,718	1,351	1,062	46	27	14	14	14
17	10,494	0	14	227	694	1,939	2,728	2,870	1,301	658	53	7	3	3	3
18	10,777	0	11	158	604	1,708	2,690	3,146	1,561	775	113	3	3	3	3
19	10,329	0	7	144	431	1,440	2,473	3,068	1,642	954	153	12	6	6	6
20	11,146	0	5	105	353	1,272	2,370	3,362	1,923	1,353	371	26	6	6	6
21	11,305	0	3	53	249	1,059	2,179	3,515	2,282	1,632	300	23	10	10	10
22	11,410	0	1	23	197	814	1,946	3,460	2,431	2,061	394	76	7	7	7
23	11,019	0	0	20	124	618	1,574	3,028	2,581	2,490	455	116	13	13	13
24	12,548	0	0	9	101	455	1,425	3,166	2,773	3,379	810	370	30	30	30
25	11,591	0	1	5	88	364	1,092	2,682	2,642	3,464	900	308	45	45	45
26	13,834	0	0	8	69	273	983	2,878	2,838	4,638	1,545	525	77	77	77
27	21,705	0	0	6	73	299	925	3,414	3,866	7,876	3,668	1,337	241	241	241
28	91,439	0	0	1	15	154	1,055	7,344	10,896	28,919	25,880	12,226	4,949	4,949	4,949

Table 114.—*Workers with wage credits, work history: Workers, by quarters with wage credits, cumulative wage credits 1937-43, and insurance status January 1, 1944—Continued*

[1-percent sample; see headnote, table 108]

Quarters with wage credits and insurance status	Total	\$1-899	\$900-1,499	\$1,500-2,099	\$2,100-2,999	\$3,000-4,199	\$4,200-6,299	\$6,300-8,399	\$8,400 or more
Currently insured only									
Currently insured only..	49,834	1,362	6,770	8,844	11,316	10,088	8,603	2,404	447
6.....	3,837	244	849	835	929	771	206	3	0
7.....	5,065	280	1,080	1,051	1,129	904	612	5	4
8.....	5,229	255	974	1,066	1,171	981	738	20	24
9.....	5,125	187	855	1,069	1,185	944	776	101	8
10.....	5,493	132	730	992	1,267	1,097	991	266	18
11.....	5,345	88	534	822	1,131	1,151	1,191	394	24
12.....	5,087	66	441	651	1,040	1,081	1,135	546	137
13.....	4,668	35	338	585	935	1,007	1,111	511	146
14.....	3,382	26	230	464	749	770	814	276	53
15.....	2,273	17	211	334	555	541	449	155	11
16.....	1,415	20	129	257	362	316	260	64	7
17.....	949	3	107	184	281	219	130	24	1
18.....	661	7	63	151	208	132	83	16	1
19.....	403	3	57	104	126	65	41	7	0
20 or more.....	902	9	172	279	248	109	66	16	3
Uninsured									
Uninsured.....	318,986	80,715	38,369	51,182	73,661	38,945	17,422	11,132	5,146
1.....	62,277	50,972	7,156	3,265	789	55	21	9	1
2.....	51,374	19,591	14,083	10,776	5,909	829	116	40	23
3.....	43,819	6,319	8,452	13,551	11,531	2,931	738	221	61
4.....	37,606	2,200	4,173	9,145	13,576	5,435	1,890	853	309
5.....	34,096	864	2,205	5,920	12,244	7,210	2,927	1,889	752
6.....	23,378	373	1,072	3,534	9,427	5,493	2,096	998	325
7.....	15,342	170	547	1,958	6,361	3,753	1,455	720	279
8.....	11,287	87	291	1,137	4,343	2,942	1,225	729	316
9.....	8,804	62	143	718	2,993	2,404	1,172	753	359
10.....	7,113	33	93	424	2,092	1,905	1,081	843	406
11.....	5,921	11	51	253	1,350	1,558	1,063	867	479
12.....	5,082	11	39	181	919	1,193	926	824	540
13.....	2,960	7	16	100	685	935	765	780	526
14.....	2,960	5	12	54	422	685	645	620	342
15 or more.....	5,699	10	36	166	1,020	1,617	1,302	986	421

any year in which he has wage credits of \$3,000 if such quarter occurs before that in which he died or became entitled to primary benefits.

Divisor.—All calendar quarters after 1936 and before the quarter in which the worker died or became entitled to primary benefits, whichever first occurred, excluding any quarter before that in which he attained age 22 during which he had wage credits of less than \$50, and any quarter after that in which he attained age 65 occurring before 1939. Divisor quarters are used in the denominator in computing the average monthly wage.

Elapsed.—Any calendar quarter intervening between the end of 1936 or the quarter after 1936 in which the worker attained age 21 and that in which he attained age 65 or died,

whichever first occurred. Elapsed quarters are used in determining insurance status.

Wages

Average monthly wage.—The basis for computing all benefits, obtained by dividing a worker's benefit wages by 3 times the number of divisor quarters.

Benefit wages.—The total wage credits used in computing an insured worker's average monthly wage. Includes all wage credits except amounts earned after entitlement to primary benefits—unless the primary beneficiary applies for recomputation of benefits, in which case all wage credits are included.

Cumulative wage credits.—The total amount of wage credits received

since old-age and survivors insurance was inaugurated on January 1, 1937.

Taxable wages.—All remuneration for covered employment, including the cash value of all remuneration paid in any medium other than cash, except: (1) wages in excess of \$3,000 received by a worker from any one employer with respect to covered employment during a single calendar year; (2) dismissal payments which the employer is not legally required to make; (3) certain payments made by an employer into or out of welfare funds under plans for employees on account of retirement, sickness, or death; (4) payments by the employer of taxes imposed on the employee by the Federal Insurance Contributions Act, or by a State unemployment compensation law; and (5) wages paid for services rendered by a worker in 1937 and 1938 and after he attained age 65.

Wage credits.—Taxable wages which can be included in computing a primary benefit amount—wages up to \$3,000 received by a worker in any calendar year since 1939, and, for 1937 and 1938, wages up to \$3,000 from any one employer.

Worker

Covered.—One who in the specified period received wage credits under the old-age and survivors insurance system.

Multi-employer.—One who received taxable wages during a calendar year from two or more covered employers.

Multi-industry.—One who received taxable wages during a calendar year in more than one industry.

Multistate.—One who received taxable wages during a calendar year for employment in more than one State.

New entrant.—One who received his first wage credits under old-age and survivors insurance in a specified calendar year.

Single-employer.—One who received taxable wages during a calendar year from only one employer.

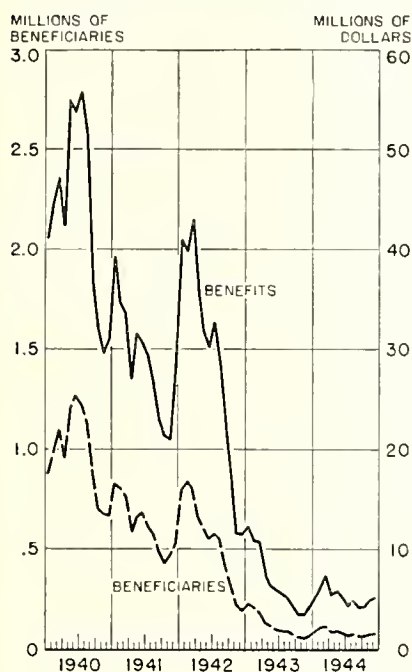
Single-industry.—One who received taxable wages during a calendar year in only one industry.

Single-State.—One who received taxable wages during a calendar year for employment in only one State.

Unemployment Compensation*

IN THE NATION'S third war year, claims and benefits under State unemployment compensation laws fell below the previous all-time lows. Similarly, unemployment continued to be less than the theoretically "irreducible minimum" of 1.5 to 2 million. The number of unemployed, according to the Census Bureau, dropped during 1944 from 890,000 to 680,000; the monthly average—840,000—represented a decline of 21 and 65 percent, respectively, from the 1943 and 1942 averages. Such unemployment

Chart 12.—*Beneficiaries and benefits under State unemployment compensation programs, by month, 1940-44*¹



¹ See table 123.

as did exist resulted chiefly from relatively high turn-over, labor shifts arising from changed war-production requirements and reconversion flurries, and the special placement problems of older workers, women, the physically handicapped, and other marginal workers. Unemployment compensation performed the valuable functions of preventing the scattering of the labor force and aiding in controlling the search for work.

While claims loads were contin-

uing to fall (table 123), the balance in the State accounts in the unemployment trust fund reached \$6.1 billion by the end of 1944, 29 percent above that a year earlier, despite the fact that the \$1,317.1 million collected from employers (and in a few States, from employees) was 0.6 percent less than in 1943 as a result of further rate reductions under State experience-rating provisions. Unprecedented dwindling of benefits (\$62.4 million for the year in contrast to \$79.6 million in 1943) more than offset the slight decrease in collections. The interest accruing to the fund (\$102 million) exceeded withdrawals for benefits by 64 percent.

Continued induction of persons of working age into the armed forces, exceeding in number the increase in the labor force due to population growth, resulted in a decline of 400,000 from December 1943 to December 1944 in the size of the civilian labor force. The number of workers

in employment covered by State unemployment compensation laws declined also, from nearly 45 million in 1943 (table 135) to about 44 million in 1944. The changing character of the war economy indicates that the downward trend will continue. Cancellations of war contracts and shifts in production schedules to meet war needs were started in 1944; at the end of the year there were 1.2 million fewer munitions workers than a year earlier (chart 4), a decrease of almost 10 percent, mainly in the industries producing ships, aircraft, and ammunition. Employment in other manufacturing industries declined 300,000, in construction 225,000, and in mining 61,000. It is estimated that more than 6 million lay-offs or discharges from manufacturing employment occurred in 1944 and that employers initiated more than 4 million job terminations in industries covered by State unemployment compensation.

Claims and Benefits Under State Laws

The number of workers applying for benefits declined from about 1.2 million in 1943 to 1.0 million in 1944. Some of these workers had more than one spell of unemployment. Still, only 1.5 million claims for benefits were filed at the beginning of unemployment spells during 1944, or only about one claim for every three job terminations initiated by subject employers. This number represented a decline of 20 and 76 percent, respectively, from the 1943 and 1942 levels.

Initial claims filed during the first 8 months of 1944 were 27 percent below the corresponding months of 1943, but receipts for the last 4 months of 1944 were above the levels in September-December 1943. Claims loads may be expected to increase as war-production cut-backs become more severe. Although cut-backs had some effect on 1944 claims levels, displaced workers generally found little difficulty in obtaining other employment. Toward the year's end, however, the demand for workers in many areas became more selective, and marginal workers were being laid off in increasing numbers.

Continued claims (waiting-period and compensable) declined even more sharply than initial claims; the

5.5 million filed represented a decline of 28 and 84 percent, respectively, from the numbers in the two preceding years. Like initial claims, however, the volume of continued claims was substantially below that in 1943 during the early months of 1944, but exceeded the 1943 figures during the last 3 months. The rapidity of re-employment may be measured by the ratio of continued claims to initial claims. In 1944, this ratio was 3.6 continued claims for each initial claim, compared with 4.1 in 1943, 5.3 in 1942, 5.0 in 1941, and 6.0 in 1940.

Claims volumes in nine States ran against the national trend. In California, which received 11 percent of all initial claims filed throughout the country, initial and continued claims were 18 and 24 percent, respectively, above the numbers a year earlier. Connecticut received 87 percent more initial claims and 149 percent more continued claims than in 1943, while in Michigan the 1944 increase was 118 percent for initial claims and 92 percent for continued claims. These three States accounted for nearly one-fourth of all initial and continued claims filed in local offices during 1944. Alaska, Nevada, and

*For factors to be considered in interpreting data, see Technical Note and Definitions of Terms, pp. 111-128. A classified list of tables appears on pp. 161-162.

Utah also reported more initial claims than in 1943, and the District of Columbia, Massachusetts, Utah, and Wisconsin, more continued claims (tables 124 and 125).

Thus, despite considerable movement in the labor market, on an average day in 1944 only about 80,000 individuals received unemployment compensation (table 126). Over the year, approximately 533,000 persons received at least one benefit check (table 116). Slightly less than half the claimants during 1944 either returned to employment during the waiting period or were found ineligible or were disqualified. Moreover,

Table 115.—*Claims: Disposition of new claims on initial determination, by State, 1944*¹

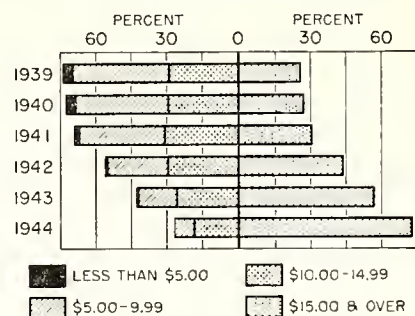
State	Total dispositions	Allowed	Disallowed as percent of total dispositions
Total.....	1,029,060	927,216	2 9.9
Alabama.....	8,844	7,737	12.5
Alaska.....	588	530	9.9
Arizona.....	2,640	2,163	18.1
Arkansas.....	4,623	4,085	11.6
California.....	93,035	84,701	9.0
Colorado.....	2,914	2,538	12.9
Connecticut.....	36,706	34,663	5.6
Delaware.....	1,745	1,583	9.0
Dist. of Columbia.....	3,911	3,536	9.6
Florida.....	11,223	8,973	20.0
Georgia.....	6,808	5,803	14.8
Hawaii.....	151	132	12.6
Idaho.....	727	639	12.1
Illinois.....	105,164	96,136	8.6
Indiana.....	28,910	25,769	10.9
Iowa.....	6,995	6,250	10.7
Kansas.....	6,306	5,816	7.8
Kentucky.....	11,066	9,597	13.3
Louisiana.....	10,097	8,238	18.4
Maine.....	7,674	6,831	11.0
Maryland.....	12,204	10,235	16.1
Massachusetts.....	52,482	50,412	3.9
Michigan.....	108,118	96,652	10.6
Minnesota.....	11,129	10,366	6.9
Mississippi.....	3,299	2,795	15.3
Missouri.....	33,308	27,940	16.1
Montana.....	1,256	1,198	4.6
Nebraska.....	1,914	1,644	14.1
Nevada.....	540	445	17.6
New Hampshire.....	4,127	3,851	6.7
New Jersey.....	61,834	59,039	4.5
New Mexico.....	290	223	23.1
New York.....	162,718	141,895	12.8
North Carolina.....	12,754	10,970	14.0
North Dakota.....	273	187	31.5
Ohio.....	37,195	32,068	13.8
Oklahoma.....	7,141	6,271	12.2
Oregon.....	4,623	4,134	10.6
Pennsylvania.....	50,962	48,159	5.5
Rhode Island.....	18,610	17,756	4.6
South Carolina.....	8,999	7,556	16.0
South Dakota.....	555	496	26.8
Tennessee.....	24,379	21,519	11.7
Texas.....	8,927	7,849	12.1
Utah.....	2,640	2,215	16.1
Vermont.....	945	773	18.2
Virginia.....	6,137	5,599	8.8
Washington.....	7,910	7,057	10.8
West Virginia.....	11,208	9,962	11.1
Wisconsin.....	22,224	22,133	(2)
Wyoming.....	232	182	21.6

¹ Based on sufficiency of wage credits and/or weeks of employment.

² Excludes Wisconsin; data not comparable.

³ All initial claims. Includes dispositions of all claims for partial unemployment (totaling 8,722, of which 8,681 were allowed); in Wisconsin, such claims require a separate determination for each individual week.

Chart 13.—*Percentage distribution of weeks of total unemployment compensated under State programs, by amount of weekly benefit payments, 1939-44*



only one beneficiary in five, or half the total number in the preceding year, was unemployed long enough to exhaust all benefit rights. In the 50 States for which comparable data are available, 10 percent of the 1944 applications for determination of benefit rights were disallowed because claimants had insufficient earnings to qualify for benefits (table 115).

Average Amount and Duration of Benefits

The number of weeks of total unemployment compensated during 1944 (3.7 million) was extremely small in comparison with the volume of covered employment—only 2.2 compensated weeks for every 1,000 weeks of covered employment. Though the average weekly benefit of \$15.90 was the highest to date, the average total amount received by each beneficiary—\$118—was slightly less than in 1943. Shorter average duration of compensated unemployment in 1944—7.7 weeks as compared with 9.0 weeks in the preceding year (table 119)—more than offset the higher rate of payment. Corresponding figures for earlier years were:

Year	Average total benefits paid	Average duration (weeks)
1940.....	\$100	9.8
1941.....	101	9.4
1942.....	123	10.0
1943.....	122	9.0
1944.....	118	7.7

Thus, in 1944, for the first time, average duration of compensated unemployment declined to less than 8 weeks. During 1943 this average had remained close to, and in 1942 it exceeded, the prewar average as a result of industrial conversion, recur-

rent unemployment of seasonal workers and of marginal workers relatively difficult to place, and some liberalizations of State laws. In 1944, however, the tightening labor market more than offset the factors which had tended to stabilize average duration of benefits.

Maximum benefit provisions of State laws limited benefits for a high proportion of workers. Nearly 60 percent of all payments were at the statutory maximum, and in 7 States (Arizona, Hawaii, Michigan, Nevada, Oklahoma, Oregon, and Utah) more than 80 percent. Thus, the maximum weekly benefit in these States (\$15 in Arizona, Nevada, and Oregon, \$16 in Oklahoma, and \$20 in the other three) represented substantially a uniform payment. The proportion of payments at less than \$10 has declined progressively in recent years and was only 8.6 percent in 1944, in contrast to 17, 27, and 39 percent, respectively, in 1943, 1942, and 1941 (table 120). The proportion at less than \$15 has similarly declined, from 74 percent in 1939 to 27 percent in 1944 (chart 13). The trend toward higher benefits is further illustrated in the following distribution of States by average weekly amount paid for total unemployment during the three war years:

Average weekly benefit amount	Number of States		
	1944	1943	1942
Less than \$10.00.....	2	5	16
10.00-13.99.....	22	28	29
14.00 or more.....	27	18	6

The average weekly benefit amount, \$15.90 for the Nation as a whole, varied widely from State to State (table 128). Hawaii and Michigan, with the highest averages (\$19.57 and \$19.03), paid benefits at more than double North Carolina's rate of \$7.91. Utah with an average of \$18.88, Connecticut with \$18.87, and California with \$18.22 were next in order after Michigan. South Dakota with \$9.50 and Maine with \$10.49 joined North Carolina at the other extreme. Only in Mississippi, South Dakota, and Idaho was the average payment lower than in 1943.

Continued increases in the base-period earnings of covered workers were primarily responsible for this rise in the weekly benefit amount. A second factor, however, was the liberalization of some State laws during the 1943 and 1944 legislative sessions.

Ratio of Benefits to Collections

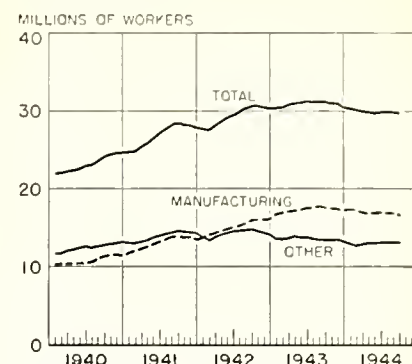
Despite higher average weekly benefits, the total amount expended for benefits (table 127) represented only a small fraction of the contributions collected in 1944; only 4.7 cents was paid for each dollar of collections (table 132). The District of Columbia disbursed 34 cents for each dollar collected, and Michigan 11.5 cents on the dollar, but in all other States benefit disbursements were less than 10 percent of collections. The unusually high ratio in the District may be attributed primarily to experience rating, which cut the average yield to 0.4 percent of taxable pay rolls (table 133). In Hawaii, New Mexico, Washington,

and Wyoming, less than a cent was disbursed for each dollar collected during 1944. The benefit-collection ratio for the entire period since benefits first became payable was 28 percent for the Nation and ranged from 5.8 percent in Hawaii to 41 percent in Michigan. These ratios, however, are not based on comparable periods, since the date on which benefits first became payable varies among the States.

Interstate Claims and Benefits

Filing an interstate claim may indicate that a worker has just moved from one State to another or that he shifted at some earlier time—perhaps as much as 2 years earlier. Na-

Chart 14.—Number of workers in employment covered by State unemployment compensation laws, January 1940–September 1944¹



¹ Average number of workers in covered employment in last pay period of each type ended in month. See table 135.

Table 116.—Beneficiaries: First payments issued, exhaustions of benefit rights, and exhaustion ratios, by State, 1944

State	First payments		Exhaustions of benefit rights		Exhaustion ratio ¹	
	Number	Percentage change from 1943	Number	Percentage change from 1943	1944	1943
Total	533,406	-19.7	101,745	-49.7	20.2	25.5
Alabama	4,622	-60.2	1,282	+70.5	25.5	29.3
Alaska	270	-5.3	69	+46.8	25.7	16.2
Arizona	1,247	+50.8	359	+25.5	30.2	27.2
Arkansas	2,692	-58.3	1,296	-54.7	38.9	41.4
California	57,264	+22.6	14,177	-5.6	27.7	29.3
Colorado	1,451	-19.0	303	-2.3	19.4	17.0
Connecticut	14,953	+118.5	1,294	+24.7	10.1	13.2
Delaware	825	-45.1	134	-79.8	23.3	39.4
District of Columbia	2,759	-9.1	758	-14.0	23.9	31.0
Florida	7,437	-31.2	1,692	-58.5	18.9	28.2
Georgia	3,380	-56.7	1,281	-73.3	35.5	40.9
Hawaii	56	-35.2	6	-50.0	9.1	2.6
Idaho	496	-61.7	205	-61.0	41.2	38.4
Illinois	66,362	-25.1	8,282	-50.0	13.2	15.3
Indiana	15,961	-37.8	4,161	(²)	24.7	(²)
Iowa	3,530	-46.6	1,410	-53.3	40.8	39.8
Kansas	4,086	-44.2	1,216	-40.2	27.0	27.4
Kentucky	6,778	-28.5	1,557	-52.7	19.9	30.4
Louisiana	4,961	-52.2	1,862	-64.7	38.7	37.7
Maine	4,358	-14.7	858	-48.8	23.2	27.7
Maryland	6,849	-33.6	1,165	-38.1	16.3	16.1
Massachusetts	26,940	+7.9	4,087	-4.1	16.1	15.5
Michigan	48,325	+91.6	7,099	-4.1	20.2	23.3
Minnesota	4,806	-58.7	1,234	-69.5	25.0	30.2
Mississippi	1,706	-56.1	522	-56.8	28.8	26.1
Missouri	15,734	-21.6	3,568	-56.7	22.0	29.8
Montana	841	-30.7	233	-2.5	28.7	18.2
Nebraska	1,104	-56.9	298	-41.9	24.9	18.6
Nevada	222	-5.5	64	-17.9	29.8	31.2
New Hampshire	2,095	-39.7	212	-68.8	9.6	18.0
New Jersey	36,043	-22.9	7,462	-51.6	21.5	27.6
New Mexico	123	-62.0	28	-69.6	23.0	21.3
New York	81,350	-21.9	8,976	-72.1	11.0	23.4
North Carolina	5,525	-32.9	1,349	-67.4	22.9	35.4
North Dakota	141	-64.6	21	-77.9	14.8	20.2
Ohio	11,360	-16.8	1,363	-58.3	11.9	17.3
Oklahoma	3,080	-46.3	792	-33.8	22.1	19.5
Oregon	2,169	-50.5	406	-70.1	18.4	28.5
Pennsylvania	22,465	-42.2	6,714	-56.4	28.9	33.0
Rhode Island	10,536	-9.0	3,016	-28.2	30.1	31.4
South Carolina	2,545	-56.1	857	-58.1	28.0	29.6
South Dakota	315	-35.1	109	-39.1	31.5	35.7
Tennessee	13,236	-25.5	4,421	-43.5	35.0	36.4
Texas	4,913	-43.5	2,416	-50.2	51.2	43.1
Utah	1,524	+125.4	101	-15.1	7.0	15.3
Vermont	503	-47.3	138	-57.9	28.4	27.7
Virginia	3,872	-61.1	1,272	-64.0	28.2	30.6
Washington	3,665	-29.6	342	-23.3	9.7	8.2
West Virginia	7,393	-34.0	1,378	-39.4	17.3	19.0
Wisconsin	(³) 10,500	-19.1	(³)	(³)	(³)	(³)
Wyoming	38	-68.1	(³)	(³)	(³)	(³)

¹ Exhaustions for calendar year as percent of first payments for 12-month period ending in September.

² Excludes Wisconsin and Wyoming.

³ Based on data for 48 States.

⁴ Based on data for 49 States.

⁵ Data not comparable.

⁶ Preliminary estimate.

tionally, interstate claims and benefits declined slightly from 1943 levels. The 528,000 interstate continued claims received by agent States represented 9.6 percent of all continued claims; in 1943, the proportion was 10.4 percent. Benefit payments to out-of-State claimants fell from \$6.8 million in 1943 to \$4.6 million in 1944 (table 129) and represented 7.3 percent of all benefit payments as compared with 8.5 percent in 1943.

Although the volume of interstate payments has been decreasing since 1940, the proportion of such payments has tended to increase despite the slight decline from 1943 to 1944. Greater mobility of labor may be partially responsible for this trend.

Year	Weeks compensated		Benefits paid	
	Number	Percentage change from preceding year	Amount	Percent of all benefits paid
1940	2,141,056		\$24,218,617	4.7
1941	1,802,684	-15.8	21,132,489	6.1
1942	1,600,399	-11.2	20,778,184	6.0
1943	477,926	-70.1	6,778,974	8.5
1944	292,749	-38.7	4,592,342	7.3

Interstate activities were pronounced in several States. Claimants with wage credits in other States filed more than half of all continued claims in Arkansas, Nevada, New Mexico, and South Dakota. Eight States¹ paid more than one-fourth of all benefits under their programs to workers who had shifted elsewhere.

¹ Alaska, Hawaii, Kansas, Nebraska, Nevada, New Mexico, Virginia, Wyoming.

Appeals

Lower appeals authorities reviewed 40,900 cases involving 42,100 claimants during 1944. Although the absolute number of appeals by employers and claimants rose only slightly from 1943 levels and was below that in 1942, the ratio of appeals to initial determinations in 1944 was almost twice that of 1943 and five times as great as in 1942. Since each initial determination is a potential appeal to the lower appeals authority, it is significant that, during 1944, 51 appeals to these authorities resulted from every 1,000 initial determinations, as compared with only 27 and 10 appeals during 1943 and 1942 (table 130).

One factor in the sharp rise in the relative number of appeals is the increase since 1941 in the number of States which have adopted experience-rating plans. Only 11 employers appealed the benefit determinations of the initial authority in the 9 States² which did not have experience-rating laws in 1944; the total number of cases reviewed by the lower appeals authorities in these States was 5,896. Only 3 employer appeals were among the 4,547 appeals submitted to the lower appeals authority in New York. Pennsylvania, on the other hand, recorded 371 employer appeals; such appeals had risen from less than 5 percent of all appeals to the lower authority in 1943 to 16 percent in 1944, when experience rating became effective.

The outstanding issue in appeals was whether the claimant was able to work and available for work. In both 1944 and 1943 more than 40 percent of all cases reviewed by lower appeals authorities related to this issue. The next ranking issue in both these years was refusal of suitable work; 21 percent of the cases in 1944 and 19 percent in 1943 were reviewed on this issue. During 1942, only 9.6 percent of the cases reviewed were on the issue of refusal of suitable work. The sharp rise in the relative number of such cases in 1943 and 1944 may have resulted from a more strict interpretation of suitable work as the war progressed. Voluntary leaving of employment ranked third, with about 17 percent of the cases in 1944 and 1943.

² Alaska, Louisiana, Mississippi, Montana, Nevada, New York, Rhode Island, Utah, Washington.

Higher appeals authorities reviewed 5,900 cases involving 7,000 claimants during 1944 (table 131). The number of cases appealed to higher authorities declined in both 1943 and 1944. About 18 percent of the number of cases handled by lower appeals authorities in 1943 were appealed to the higher authorities; in 1944 the percentage was only 15. This decline was a contrast to the sharp rise in 1944 in the number of cases appealed to lower authorities

per 1,000 first determinations. The issues involved in the higher appeals cases ranked numerically in the same order as the issues involved in cases appealed to lower appeals authorities. The percentage of total claimant appeals which were modified in the claimant's favor (25 percent) remained about the same as in 1943; in contrast, the percentage of employer appeals not decided against the interests of the claimants in-

Table 117.—Beneficiaries: Percent exhausting their benefit rights within specified period and average duration of their benefits, by State, benefit years ended in 1943 and 1942¹

State	Percent of beneficiaries exhausting benefit rights							Average duration (weeks) per beneficiary exhausting benefit rights		
	1943									
	Total	Within specified period					1942, total	1943	1942	
		Less than 4 weeks	4-7 weeks	8-11 weeks	12-15 weeks	16-19 weeks				20 weeks or more
Uniform benefit year: ²										
Arkansas.....	37.9	-----	17.2	9.5	5.1	6.1	-----	46.2	9.7	9.5
Colorado.....	31.1	8.6	1.6	4.4	5.0	11.5	-----	(³)	10.1	(³)
Connecticut.....	19.0	-----	4.3	5.3	4.6	4.8	-----	22.5	11.8	10.4
Illinois.....	23.2	-----	.3	4.4	7.4	6.4	4.7	30.1	15.4	12.1
Maine.....	24.4	(⁴)	1	3.6	4.1	16.6	-----	21.9	14.7	14.0
Maryland.....	27.8	.6	7.8	9.1	5.1	3.4	1.8	44.9	11.1	10.9
Massachusetts.....	31.0	-----	2.3	6.4	6.3	5.1	10.9	47.2	15.3	15.4
New Hampshire.....	20.6	-----		(⁴)	11.0	9.6	-----	18.4	15.2	14.9
New York.....	18.8	-----					18.8	46.6	20.0	13.0
Oregon.....	18.3	3.7	10.8	2.9	.7	.2	-----	29.6	6.2	6.5
Rhode Island.....	51.3	(⁴)	16.9	17.0	15.7	1.0	.7	52.6	10.1	9.1
South Dakota ⁵	34.5	.1	7.1	14.6	12.7	0	-----	45.9	10.6	12.2
Utah.....	10.2	-----					10.2	25.1	20.0	20.0
Virginia.....	41.2	-----	3.9	13.6	8.6	15.1	-----	24.3	12.7	13.4
West Virginia.....	21.4	-----				21.4	-----	31.0	16.0	16.0
Individual benefit years: ⁶										
Alabama.....	31.0	-----		4.0	7.6	4.7	14.7	39.7	17.0	17.0
Arizona.....	38.4	5.8	13.0	9.5	10.1		-----	44.6	8.5	9.8
California.....	20.0	-----		2.9	3.8	10.7	2.6	33.6	16.6	16.7
Delaware.....	28.8	-----	1.3	12.8	14.7	0	0	50.2	11.2	9.0
District of Columbia.....	7.2	-----		.3	.8	6.1	0	(⁷)	18.1	17.6
Florida.....	31.6	-----	9.5	10.6	4.3	7.2	-----	52.7	10.8	11.4
Georgia.....	35.8	(⁴)	.5	4.0	4.0	31.3	-----	46.2	15.7	14.0
Hawaii.....	4.7	-----					4.7	14.1	20.0	15.7
Idaho.....	13.2	.2	.8	7.0	2.9	2.3	-----	33.3	11.7	12.2
Indiana.....	30.1	.8	9.8	8.0	4.9	6.6	-----	35.8	10.7	11.8
Iowa.....	34.3	4.1	17.1	6.6	6.5		-----	46.7	7.8	8.5
Kansas.....	25.8	-----	1.6	8.8	5.0	10.4	-----	47.6	12.9	10.4
Kentucky.....	30.3	-----				30.3	-----	46.0	16.0	16.0
Louisiana.....	58.5	-----	22.5	17.4	8.2	4.9	5.5	74.8	10.6	10.3
Michigan.....	10.7	-----			8.4	1.6	.7	26.9	14.2	15.2
Minnesota.....	39.0	7.3	.2	9.1	17.5	4.9	-----	42.6	10.7	13.8
Mississippi.....	25.2	-----			25.2		-----	43.0	14.0	14.0
Missouri.....	33.9	.6	3.5	13.6	4.5	11.7	-----	41.4	12.1	11.0
Montana.....	24.0	-----				24.0	-----	32.0	16.0	16.0
Nebraska.....	18.0	-----	.1	7.6	4.3	6.0	-----	36.4	12.7	13.9
Nevada.....	20.0	-----	.1	7.4	5.4	7.1	-----	37.3	13.9	13.1
New Jersey.....	28.0	-----	12.9	6.5	5.7	2.9	-----	39.7	10.1	10.5
New Mexico.....	16.9	-----		3.8	5.8	7.3	-----	35.2	14.0	14.7
North Carolina.....	9.5	-----				9.5	-----	43.7	16.0	16.0
North Dakota.....	13.3	-----				13.3	-----	38.7	16.0	13.5
Ohio.....	19.1	-----			5.3	13.8	-----	33.7	18.0	18.0
Oklahoma.....	26.9	-----	1.9	10.6	5.0	9.4	-----	56.7	12.6	8.8
Pennsylvania ¹⁰	49.2	8.6	12.4	7.0	17.0	4.2	-----	36.5	9.9	9.2
South Carolina.....	21.4	(⁴)	.1	1.0	.8	19.5	-----	35.7	15.6	15.5
Tennessee.....	29.5	(⁴)	(⁴)	0	(⁴)	29.5	-----	42.7	16.0	16.0
Texas ¹¹	48.0	3.5	24.9	10.0	4.6	5.0	-----	57.1	8.3	9.4
Vermont.....	(³)	(³)	(³)	(³)	(³)	(³)	(³)	37.0	(³)	13.2
Washington.....	6.9	-----	1.9	2.9	1.0	1.1	-----	17.3	10.6	11.6
Wisconsin.....	6.4	.7	1.5	2.4	1.0	.3	.5	26.8	10.0	12.7
Wyoming.....	16.3	.3	5.5	7.7	2.8	0	-----	24.5	9.2	10.3

¹ Excludes Alaska; data not available. For some States, data reflect reduction in duration resulting from disqualifications.

² Benefit year ended in February in N. H.; in March in Colo., Conn., Ill., Maine, Md., Mass., R. I., S. Dak., Va., W. Va.; in May in N. Y.; in June in Ark. and Utah; in December in Oregon.

³ Data not available; State changed from individual to uniform benefit year during 1942.

⁴ Less than 0.05 percent.

⁵ State changed to individual benefit year effective Apr. 1, 1943.

⁶ Benefit years ended at various times during calendar year.

⁷ Data not available.

⁸ Based on data for July-December 1942.

⁹ 12 weeks for disqualified claimants; 18 weeks for nondisqualified claimants.

¹⁰ State changed to uniform benefit year effective for claimants with benefit years ending May 30, 1944.

¹¹ Data for benefit years ended Apr. 1-Mar. 31.

creased from 67 percent in 1943 to 74 percent in 1944.

Characteristics of Claimants

That some unemployment existed despite the extreme manpower shortage is explicable when the composition of the wartime labor force is considered. In accounting for unemployment during 1944, this factor of

workers' personal characteristics was probably second only to the inevitable displacements which resulted from production changes.

In the early rush to man new war industries, many older, slightly handicapped, and less efficient workers found jobs. When cut-backs, plant modifications, shortages of materials, and other exigencies of war-

Table 118.—*Benefits: State provisions in effect at end of 1944 for determining amount and duration*

State	Benefit payments for total unemployment			Benefit duration (U = uniform)	
	Fraction of highest quarterly earnings or type of weighted schedule	Minimum payment	Maximum payment	Fraction of base-period earnings used to determine duration ¹	Maximum weeks
Alabama.....	1/26	\$2	\$15	1/3	20
Alaska.....	1/20	5	16	1/3	16
Arizona.....	1/26 ²	5	15	1/6	14
Arkansas.....	1/26	3	15	1/3	16
California.....	1/20	10	20	(3)	23 2/3
Colorado.....	1/25 ²	5	15	1/3	16
Connecticut.....	1/26 ⁴	6	\$ 22	5/15	5 18
Delaware.....	1/25	5	18	(9)	20
Dist. of Columbia.....	1/23	6	20	1/2	20
Florida.....	Quarterly earnings	5	15	1/4	16
Georgia.....	Quarterly earnings	4	18	U	U 16
Hawaii.....	1/25	5	20	U	U 20
Idaho.....	Quarterly earnings	5	18	1/4	17
Illinois.....	1/20	7	20	(3)	1 20
Indiana.....	1/25	5	18	1/4	18
Iowa.....	1/26 ²	5	15	1/6	15
Kansas.....	1/25	5	15	1/3	16
Kentucky.....	Annual earnings	5	16	U	U 20
Louisiana.....	1/20 ²	3	18	1/4	20
Maine.....	Annual earnings	6	18	(9)	9 16
Maryland.....	1/20	7	20	1/4	23
Massachusetts.....	1/20	6	18	30 percent	20
Michigan.....	1/20	10	20	1/4	20
Minnesota.....	Annual earnings	7	20	(3)	16
Mississippi.....	1/26	3	15	U	U 14
Missouri.....	1/25	12	18	1/5	16
Montana.....	1/25	5	15	U	U 16
Nebraska.....	1/25	5	15	1/3	16
Nevada.....	1/20	5	15	1/3	18
New Hampshire.....	Annual earnings	6	\$ 18	U	5 U 18
New Jersey.....	1/22	7	18	1/5	18
New Mexico.....	1/26	5	15	1/3	16
New York.....	1/23	10	18	U	U 20
North Carolina.....	Annual earnings	3	15	U	U 16
North Dakota.....	1/26	5	15	U	U 16
Ohio.....	Quarterly earnings	5	16	U	U 18
Oklahoma.....	1/20	6	16	1/3	16
Oregon.....	6 percent	10	15	1/6	16
Pennsylvania.....	1/25	8	\$ 18	(3) (9)	16
Rhode Island.....	Quarterly earnings	6.75	18	(3)	20 1/4
South Carolina.....	1/26	4	15	U	U 16
South Dakota.....	Annual earnings	7	15	(9)	9 16
Tennessee.....	1/26 ⁴	5	15	U	U 16
Texas.....	1/26	5	15	1/5	16
Utah.....	1/20	5	20	U	U 20
Vermont.....	Quarterly earnings	6	15	U	U 18
Virginia.....	1/25	4	15	1/4	16
Washington.....	1/20	7	15	1/3	16
West Virginia.....	Annual earnings	7	18	U	U 16
Wisconsin.....	Average weekly earnings	12	20	1/2	20
Wyoming.....	1/20	7	20	1/4	16

¹ In variable-duration States, maximum benefits are limited to specified fraction of base-period earnings or to specified multiple of weekly benefit amount, whichever is less. The base period is 4 quarters or a calendar year, except in the following States: Arizona—2-year base period may be extended to include as many as 4 additional quarters; Iowa and Missouri—2 years; Wisconsin—benefit duration roughly equivalent to 1 week for every 2 weeks of employment in past 52 weeks, maximum duration depending on continuity of unemployment and number of previous employers.

² Or 50 percent of full-time weekly wage.

³ Varying fractions, according to table in State law.

⁴ Higher fraction for 2 lowest weekly benefit amounts.

⁵ Varies according to size of fund.

⁶ 10 weeks plus 1 week for each \$200 of base-period wages.

⁷ Less for weekly benefit amounts of \$18.50–20.00 (18 weeks for \$20 weekly benefit amount).

⁸ Or full-time weekly wage, whichever is less.

⁹ For claimants in lowest annual-wage classes (\$318.58 or less in Maine, and \$499.99 or less in South Dakota), duration determined according to table in State law; ranges from 9.6 to 14.4 weeks in Maine and from 6.8 to 14.8 weeks in South Dakota. For all other claimants, duration is 16 weeks.

¹⁰ Or average weekly wage in quarter of highest earnings, whichever is less.

¹¹ Higher fraction if year's wages are under \$800.

¹² Actually 50 cents, but paid at rate of \$3.

¹³ Actually \$2, but paid at rate of \$8.

Table 119.—*Benefits: Estimated average duration, by State, 1941–44*

State	[In weeks]			
	1944	1943	1942	1941
Total.....	7.7	9.0	10.0	9.4
Alabama.....	11.2	12.2	12.0	13.0
Alaska.....	7.8	6.6	8.0	7.5
Arizona.....	6.2	5.9	8.4	8.5
Arkansas.....	6.9	6.7	7.7	8.9
California.....	10.1	10.5	12.5	13.2
Colorado.....	7.4	6.8	8.5	11.4
Connecticut.....	5.1	5.5	7.0	7.0
Delaware.....	6.4	9.3	8.3	7.5
Dist. of Columbia.....	11.4	10.2	13.1	13.8
Florida.....	6.6	7.3	9.2	10.3
Georgia.....	10.1	12.6	12.3	10.5
Hawaii.....	6.3	5.2	9.4	8.3
Idaho.....	9.3	7.8	9.2	11.1
Illinois.....	6.5	7.9	8.9	8.7
Indiana.....	6.8	7.6	9.2	6.9
Iowa.....	7.2	7.4	7.5	8.3
Kansas.....	9.2	8.3	9.9	7.8
Kentucky.....	10.0	10.1	10.6	12.2
Louisiana.....	9.0	9.6	10.7	9.9
Maine.....	7.3	9.7	8.4	8.9
Maryland.....	7.3	7.1	8.1	9.4
Massachusetts.....	6.9	7.4	9.8	10.5
Michigan.....	6.7	7.9	13.3	6.8
Minnesota.....	8.1	9.2	10.5	11.5
Mississippi.....	9.2	8.6	10.3	10.5
Missouri.....	7.0	8.9	10.3	7.2
Montana.....	9.4	7.7	11.1	12.5
Nebraska.....	8.4	7.2	10.1	11.3
Nevada.....	11.0	11.8	11.5	12.3
New Hampshire.....	7.6	8.8	8.4	8.6
New Jersey.....	7.1	7.8	8.7	8.0
New Mexico.....	7.7	8.7	10.0	11.5
New York.....	8.2	12.2	10.7	9.9
North Carolina.....	8.4	11.7	10.7	11.4
North Dakota.....	8.8	9.9	11.2	11.3
Ohio.....	6.9	9.1	11.1	11.7
Oklahoma.....	8.7	7.3	9.9	8.0
Oregon.....	5.5	5.6	5.5	6.6
Pennsylvania.....	7.7	8.5	7.8	6.7
Rhode Island.....	7.6	7.9	8.5	8.3
South Carolina.....	9.1	9.8	10.1	10.0
South Dakota.....	8.8	8.6	9.2	9.9
Tennessee.....	9.6	11.0	11.3	11.0
Texas.....	8.7	8.4	8.7	8.8
Utah.....	7.0	9.2	12.9	11.0
Vermont.....	11.3	10.4	9.6	9.8
Virginia.....	7.8	8.3	9.2	9.6
Washington.....	5.2	4.9	8.0	9.7
West Virginia.....	6.3	5.8	7.0	8.9
Wisconsin.....	8.7	5.4	7.0	5.8
Wyoming.....	5.6	6.2	8.4	8.7

time production caused lay-offs, these marginal workers found reemployment opportunities relatively limited. In addition, greater over-all productivity and efficiency have made it possible for employers to weed out less productive workers, many of whom may be on their way out of the labor market.

Spot studies in a number of labor-shortage and cut-back areas indicated that the claimant group largely consisted of women, older men, and members of minority groups; new entrants or retired persons who had responded to patriotic pleas to enter the labor market; people who had physical handicaps; and people who wished to continue to work but could not quickly adjust to changing labor-market conditions. In addition, the benefit rolls included workers suffering seasonal unemployment—which even a wartime economy has

Table 120.—*Benefits: Percentage distribution of weeks of total unemployment compensated, by amount of payment, 1939-44*¹

Year	Number of weeks compensated (in thousands)	Percent of weeks compensated in amounts of—			
		Less than \$5.00	\$5.00-9.99	\$10.00-14.99	\$15.00 or more
1939 ² ...	37,670	4.9	40.3	29.0	25.8
1940.....	46,258	4.7	39.0	29.2	27.1
1941.....	29,359	2.9	36.0	30.6	30.5
1942 ³ ...	25,883	1.3	25.2	29.7	43.8
1943 ³ ...	5,380	1.2	15.9	25.8	57.1
1944 ⁴ ...	3,724	.4	8.2	18.3	73.1

¹ Excludes payments for less than the full weekly benefit rate, except for some such payments in Alaska, Nevada, and Texas in 1940.

² Distribution based on number of benefit payments in week ended nearest 15th of each month.

³ Data for 1942 and 1943 include benefit payments for 8,598 and 247 weeks of unemployment, respectively, resulting from review of 1938-41 seasonal claims in Oregon.

⁴ Distribution includes payments for "less than total" unemployment in New York.

not eliminated—and workers standing by for a plant to retool or to get a new contract or raw materials.

Despite the many emergency workers in the labor market, cut-backs during 1944 did not generally result in heavy claims or benefit loads. Of 100,000 munitions workers laid off during the winter of 1943-44, it is estimated that about 37 percent filed claims and only 10 percent were unemployed long enough to draw benefits. The scant effect of cut-backs on benefit loads is also indicated in special reports of 4 State agencies (Colorado, Missouri, Ohio, and Texas) covering 7 lay-offs in munitions plants. In 5 of these lay-offs, less than 10 percent of the workers laid off filed claims; in the 2 others, 28 and 45 percent did so. Only 3 percent of the laid-off workers drew benefits, and benefit duration averaged less than 8 weeks in all but one area. In the 6 lay-offs which included women claimants, women made up 76 percent of all claimants and 76 percent of those who drew benefits for more than 4 weeks.

Toward the end of 1944, there appeared to be sharp increases in unemployment compensation claims in some areas critically short of labor for essential war production. In many of these areas, which had been particularly affected by munitions cut-backs, beneficiary rolls increased relatively more than in the Nation as a whole. Part of this percentage increase is attributable to greater declines between 1940 and 1944 in the number of beneficiaries in shortage areas. In relation to total employment, these areas actually had fewer

beneficiaries than nonshortage areas. Indeed, more than half the shortage areas had fewer than 100 beneficiaries during an average week in December 1944.

In the few shortage areas where the claims load was high numerically, the bulk of unemployment was among the less experienced, more marginal workers. Inexperienced and white-collar workers, for example, were drawing benefits in the face of

unsatisfied demands for skilled workers and men capable of heavy manual work. Tightening employer specifications and increasing difficulty experienced by less-skilled workers in locating jobs paying as well as their last jobs were tending to keep women, older men, and handicapped persons on the benefit rolls. Despite these factors, most of the beneficiaries were being reemployed quickly; benefit duration averaged 4-7 weeks.

Financing Unemployment Compensation

The State accounts in the unemployment trust fund increased by 29 percent during 1944, reaching \$6.1 billion at the end of the year. Interest earned (\$102 million) exceeded benefit payments by 63.5 percent. Contributions due the trust fund on 1944 wages, on the other hand, were slightly below the amount paid on the preceding year's wages for the first time in the program's history.³ Of the \$1.2 billion payable for 1944, employer contributions amounted to

about \$1.1 billion and employee contributions to \$85 million.

While taxable pay rolls in employment covered by the State unemployment compensation laws continued to rise, the State's experience-rating provisions reduced the average tax rate (combined employer-employee

³ The data on contributions, average tax rates, and revenue reduction under experience rating do not take account of the additional revenue collectible on 1944 wages under war-risk contribution provisions in 10 States.

Table 121.—*Contributions: Industrial distribution of active and rated accounts and employer contribution rates assigned under experience rating, 42 States, rate years beginning in 1944*

Employer contribution rate ¹	Total	Mining	Contract construction	Manufacturing	Transportation, communication, and other public utilities	Wholesale and retail trade	Finance, insurance, and real estate	Service industries	Miscellaneous ²
Number of accounts									
Active accounts.....	664,542	14,163	53,578	107,304	27,125	283,703	51,745	121,838	5,086
Rated accounts.....	421,921	8,570	28,199	76,523	17,309	181,592	35,320	71,842	2,566
Rated as percent of active.....	63.5	60.5	52.6	71.3	63.8	64.0	68.3	59.0	50.5
Number with reduced rates ³	356,537	6,176	17,494	63,012	15,136	159,646	32,591	60,754	1,728
Rate assigned:									
0.0.....	8,465	59	439	1,357	242	4,168	983	1,177	40
0.1-0.9.....	113,264	1,643	3,868	18,816	4,800	52,200	13,013	18,515	409
1.0-1.8.....	196,738	3,622	9,817	34,847	8,523	87,636	16,623	34,687	983
1.9-2.6.....	37,926	848	3,347	7,961	1,566	15,596	1,966	6,351	291
2.7-4.....	51,333	1,651	7,166	10,720	1,828	18,320	2,200	8,809	639
2.75-3.6.....	13,390	711	3,359	2,672	329	3,515	512	2,116	176
3.7-4.0.....	805	36	203	150	21	157	23	187	28
Percentage distribution of rated accounts by industry division									
Rate assigned:									
0.0.....	100.0	0.7	5.2	16.0	2.9	49.2	11.6	13.9	0.5
0.1-0.9.....	100.0	1.5	3.4	16.6	4.2	46.1	11.5	16.3	.4
1.0-1.8.....	100.0	1.8	5.0	17.8	4.3	44.6	8.4	17.6	.5
1.9-2.6.....	100.0	2.2	8.8	21.0	4.1	41.2	5.2	16.7	.8
2.7-4.....	100.0	3.2	14.0	20.9	3.6	35.6	4.3	17.2	1.2
2.75-3.6.....	100.0	5.3	25.1	20.0	2.5	26.2	3.8	15.8	1.3
3.7-4.0.....	100.0	4.5	25.2	18.6	2.6	19.5	2.9	23.2	3.5
Percentage distribution of rated accounts by rate									
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rate assigned:									
0.0.....	2.0	.7	1.6	1.8	1.4	2.3	2.8	1.6	1.6
0.1-0.9.....	26.8	19.2	13.7	24.6	27.7	28.7	36.8	25.8	15.9
1.0-1.8.....	46.7	42.2	34.8	45.5	49.3	48.3	47.1	48.3	38.3
1.9-2.6.....	8.9	9.9	11.9	10.4	9.0	8.6	5.6	8.8	11.3
2.7-4.....	12.2	19.3	25.4	14.0	10.6	10.1	6.2	12.3	24.9
2.75-3.6.....	3.2	8.3	11.9	3.5	1.9	1.9	1.4	2.9	6.9
3.7-4.0.....	.2	.4	.7	.2	.1	.1	.1	.3	1.1

¹ Percent of taxable pay roll.

² Agriculture, forestry, and fishing and establishments not elsewhere classified.

³ Includes Michigan accounts assigned 2.5-percent rate. See footnote 4.

⁴ Standard rate for all States except Michigan where it is 3.0 percent.

Table 122.—Covered employment: Percentage change in employment and wages, by industry division, 1943 from 1939-42

Industry division	Average monthly employment: Percentage change, 1943 from—				Total wages: Percentage change, 1943 from—			
	1942	1941	1940	1939	1942	1941	1940	1939
Total.....	+5.0	+14.9	+33.4	+44.2	+20.7	+56.9	+103.8	+127.5
Mining.....	-6.9	-6.0	-1.0	+10.0	+12.1	+28.8	+54.4	+74.6
Contract construction.....	-28.2	-9.3	+37.4	+51.4	-16.9	+40.4	+161.0	+199.2
Manufacturing.....	+14.1	+33.0	+61.2	+77.6	+32.4	+89.1	+164.6	+208.5
Transportation, communication, and other public utilities.....	+3.2	+4.1	+11.5	+15.9	+16.4	+29.3	+45.3	+53.2
Wholesale and retail trade.....	-1.4	-4.6	+4.0	+10.6	+8.7	+14.4	+33.7	+44.6
Finance, insurance, and real estate.....	-3.2	-4.4	+3	+7.2	+4.8	+9.4	+18.0	+22.8
Service industries.....	+1.7	+10.3	+21.0	+27.4	+15.0	+36.9	+57.3	+66.7
Miscellaneous.....	-4.7	-23.9	-38.2	-48.5	+19.8	+4.9	-8.8	-30.0

contribution) for the country as a whole from 2.18 percent in 1943 to about 1.9 percent in 1944. The average employer tax rate declined during the same period, from 2.03 percent to an estimated 1.8 percent. A substantial part of this decline was due to the sharp rate reductions in Pennsylvania, whose experience-rating plan began operation in 1944.

Contribution Rates

Experience rating was in effect in 42 States during 1944. Employers in these States accounted for about 81 percent of the country's taxable pay rolls and were taxed at an estimated average rate of 1.6 percent. Their contributions are estimated to have fallen by \$569 million or 42 percent below the amount collectible at the standard rate.

The combination of a high, stable level of employment and an increased number of States with experience-rating plans resulted in a reduction in revenue from experience-rating provisions more than ten times as great in 1944 as in 1941. In 1941, no experience-rating State had an average rate of less than 1.0 percent, but in 1944 four States had such averages. In 1941 almost two-thirds of the experience-rating States, but in 1944 only slightly more than one-third, had average rates of 2.0 percent or more:

Average employer contribution rate (percent)	Number of States			
	1944	1943	1942	1941
Total.....	42	40	34	17
Less than 1.0.....	4	1	1	0
1.0-1.4.....	8	7	1	2
1.5-1.9.....	15	15	8	4
2.0-2.4.....	14	14	12	8
2.5 and over.....	1	3	2	3

About 64 percent of the active employer accounts in the 42 experience-rating States were eligible for rate modification in 1944. Rates were

reduced for 85 percent of all eligible accounts, while only 3 percent had rates above the standard; the remaining 12 percent contributed at the standard rate.

As a rule employers in certain industries had a much better chance than those in others to obtain tax reductions (table 121). The highest proportion of employer accounts eligible for rate modification was in manufacturing; the lowest, except for the miscellaneous groups, was among the construction firms. Of the eligible firms, those engaged in finance, insurance, and real estate were most likely to receive reduced rates, while those in construction were the least likely to benefit from experience rating. Employers in a given industry, however, paid widely varying rates in various States because of the differences in experience-rating and benefit provisions of the laws.

The proportions of employer accounts eligible for rate reductions and the proportion receiving them varied widely from State to State (table 134). These proportions depend on the type of experience-rating plan in operation, the State's industrial composition, the frequency with which new firms appear, and the size-of-firm coverage of the State law. In States with a high proportion of traditionally stable industries such as finance, insurance, and real estate, below-standard rates were more numerous than in States with a heavy concentration in relatively unstable industries, such as construction and mining.

Although the general effect of the war has been to reduce unemployment, and thereby lower the contribution rates of rated firms, it has also tended to increase the number of unrated firms. Many new wartime firms had to pay standard rates of contributions because they did not

have sufficient experience to qualify for rate modifications. On the other hand, some firms with greatly expanded wartime pay rolls had rate reductions because of their prewar experience.

In 1943, 10 States adopted provisions for increasing the tax rate on firms whose swollen wartime pay rolls foreshadowed heavy potential liabilities. Data for 1944 on these war-risk contributions are not yet available, but it is estimated that an additional \$31.3 million in revenue was collected on 1943 wages in the 9 States in which such provisions were then operating. The additional levy increased the average employer contribution rate on 1943 wages in these 9 States from 1.59 percent under the "normal" experience-rating provisions to 1.87 percent. For the country as a whole, the 1943 rate rose from 2.04 to 2.09 percent as a result of the war-risk provisions.

Funds Available for Benefits

By the end of 1944, collections under State unemployment compensation laws amounted to \$7.8 billion, of which \$1.3 billion was collected in 1944.⁴ Benefit payments made by the end of 1944 amounted to \$2.2 billion and equaled 28 percent of all contributions collected since benefits first became payable; benefits paid during 1944 were less than 5 percent of collections for the year.

The total amount in the State accounts in the unemployment trust fund, \$6.1 billion at the end of 1944, was impressive in relation to expected benefit withdrawals in the immediate future. Actually, however, the reserve is subdivided into 51 separate accounts, each of which is available for payment of benefits solely in its own jurisdiction. The relative size of these individual reserves varied considerably. (See table 28 for operations of the unemployment trust fund as a whole and table 29 for amounts, by State.)

Nationally, the reserve equaled 10 percent of 1944 taxable wages of all subject employers; this amount is equivalent to almost 4 years of collections on 1944 pay rolls at the standard 2.7 percent rate of tax collections. But while New Jersey's

⁴ Includes funds collected under war-risk provisions; collections during 1944 are based generally on wages paid between Oct. 1, 1943, and Sept. 30, 1944.

reserve amounted to 14.1 percent of taxable pay rolls, Michigan's fund equaled only 6.7 percent. Kentucky and Rhode Island, with reserves equivalent to 13.7 percent of the

year's taxable pay rolls, followed New Jersey with the largest relative reserves; Texas (7.3 percent) and Massachusetts (7.8 percent) joined Michigan at the other extreme.

Federal Legislative Action

During 1944, Congress considered both legislation necessary to aid the returning veteran in his readjustment to civilian life and legislation to aid the civilian economy in its readjustment from war to peace. In both these considerations unemployment compensation had an important part. While legislation provided substantial protection to unemployed veterans after their release from the armed services, no direct action was taken to aid the unemployed civilian worker during the reconversion period; responsibility for such action was left to the States.⁵

Readjustment Allowances for Veterans

On June 22 President Roosevelt signed the G.I. Bill of Rights or Servicemen's Readjustment Act (Public Law 346, 78th Cong.) which provides a comprehensive program to aid returning veterans, including readjustment allowances for the unemployed veteran and special assistance to him in obtaining work through the U.S. Employment Service.

The readjustment allowance program became effective September 4, 1944, and ends 5 years after the end of the war. Any veteran who has been in active service in World War II for at least 90 days, or less if he was discharged or released from active service because of an injury incurred in line of duty, and who has been discharged under conditions other than dishonorable, is eligible for readjustment allowances. This allowance is \$20 for any week of total unemployment, and is paid for a maximum of 52 weeks within a period of 2 years after his discharge or release or the end of the war, whichever is later. While the \$20 benefit is uniform for all eligible veterans, duration of benefits is related to the length of military service. Eligible veterans are entitled to 8 weeks of allowance for each of the

first 3 months of military service—the 90-day qualifying period—and 4 weeks for each additional month of service. Thus claimants with a minimum period of service are entitled to 24 weeks of allowances. All claimants whose military service exceeds 9½ months are entitled to the 52-week maximum.

Provision is also made for the payment of partial unemployment benefits and for payments to self-employed veterans. This is the first time self-employed persons have been included in unemployment insurance. Any qualified veteran fully engaged in self-employment is eligible for an allowance for any month in which his net earnings are less than \$100. The monthly allowance is the difference between his net earnings and \$100; total benefits payable and the period during which they are payable are the same as for other veterans.

Except for self-employed veterans, the act includes eligibility provisions found in all unemployment compensation laws. The veteran must register for work and continue to report at a public employment office. He must be able to work and available for work. The program for readjustment allowances, however, unlike most unemployment compensation laws, provides that a veteran can be considered available for work if he becomes ill or disabled after the beginning of a period of continuous unemployment. He is disqualified from allowances for voluntarily leaving a suitable job without good cause, for discharge or suspension for misconduct in the course of his employment, for failure without good cause to accept suitable work when offered, and when his unemployment is due to a stoppage of work because of a labor dispute. He is also disqualified if he fails without good cause to attend an available free training course as required by regulations. The disqualification periods for all causes except labor disputes are for a maximum of 4 weeks following the disqualifying act. For successive dis-

qualifications, the period may be extended to not more than 8 additional weeks for any one disqualification.

The readjustment allowance program is administered by the Veterans Administration, which utilizes existing State employment security agencies and the Railroad Retirement Board in the processing, adjustment, and payment of claims. Under the terms of the act, in determining the suitability of work and existence of good cause for voluntary leaving, the State agencies use standards and conditions prescribed by the unemployment compensation law of the State in which the claim is filed. The allowances payable under the program are financed from Federal funds. The administrative expenses incurred by State agencies are paid out of the Veterans Administration appropriation. The Administrator of Veterans Affairs certifies such amounts to the Social Security Board for payment to the State agencies. While this program has increased the administrative responsibility of the State employment security agencies, it has decreased much of the liability that the States had incurred through special provisions preserving the benefit rights of veterans who formerly had worked in employment covered by State laws.

In signing the G.I. Bill, President Roosevelt expressed the hope that Congress would provide opportunities for unemployment insurance similar to those just provided for veterans "to the members of the merchant marine, who have risked their lives time and again during this war for the welfare of their country." He continued, "I hope that the Congress will also take prompt action, when it reconvenes, on necessary legislation which is now pending to facilitate the development of unified programs for the demobilization of war workers, for their reemployment in peacetime pursuits, and for provision, in cooperation with the States, of appropriate unemployment benefits during the transition from war to peace."

Unemployment Insurance for Civilian Workers

Since the introduction of the Industrial Demobilization Act of 1944 in February 1944 (S. 1730), Congress had been considering the problems of reconversion, both the financial aspects and those aspects which came to be called "the human side of re-

⁵ Relatively few State legislatures held 1944 sessions; results of action taken in 1945 are summarized in the *Social Security Bulletin*, Vol. 8, No. 7 (July 1945), pp. 9-26.

conversion." In these latter discussions there was general agreement in Congress on the major role that unemployment compensation was to play in the reconversion period and equally great differences of opinion on methods of accomplishing that purpose.

Five important committees of Congress, the Senate Committee on Military Affairs, the Senate Special Committee on Post-War Economic Policy and Planning, the Senate Committee on Finance, the House Committee on Ways and Means, and the House Special Committee on Post-War Economic Policy and Planning, all considered unemployment compensation. All five committees were concerned with the extent to which the coverage and benefit provisions of existing unemployment compensation laws would be adequate in the reconversion period. All committees were convinced that coverage needed to be extended and benefits increased.

Three different methods of improving the existing level of protection were considered by the committees. The first plan was designed to broaden coverage and increase the amount and duration of benefits by supplementing, out of Federal funds, the benefits payable under State laws. This plan was first embodied in S. 1823, introduced on March 29, which provided for the payment of Federal interim placement benefits for all unemployed, honorably discharged servicemen and all civilian workers if they registered for work and were available for suitable work. Civilian workers were eligible for benefits if, within the 12 months preceding the day when the provisions became applicable, they had earned not less than a specified amount in employment covered by old-age and survivors insurance or in government employment—Federal, State, or local—or if they had been employed with substantial regularity for not less than 6 months in agriculture. The proposed benefit rate was \$20 for each week of total unemployment, with a \$5 additional benefit for each dependent up to three or a maximum of \$35 a week for a person with three or more dependents, or 80 percent of regular weekly earnings. Provision was made for the deduction from such Federal interim placement benefits of any State unemployment insurance payments for the same period of unemployment. This provision for

Federal interim placement benefits, with variations and changes, carried in several subsequent bills, was rejected by Congress on the grounds that funds available in the State accounts in the unemployment trust fund were sufficient to pay benefits in the reconversion period without resort to Federal aid and that supplementation of State benefit provisions was an attempt to federalize the unemployment compensation system.

A second plan was designed to broaden coverage and increase the amount and duration of benefits by amending the Internal Revenue Code to set up certain minimum standards on the amount and duration of benefits which would have to be met under existing State laws before employers could get tax-offset credit. These benefits were to be financed out of funds available in the State accounts in the unemployment trust fund. If, however, a State could not meet its financial obligations, provisions were made for outright grants to the States from a Federal reinsurance account. The bill also provided for payment of unemployment benefits to workers employed by the Federal Government after September 16, 1940, in accordance with applicable provisions of State unemployment compensation laws. These benefits to Federal workers were to be financed from Federal funds out of a Federal reinsurance account. This approach was embodied in a revision of S. 1730. It was rejected by Congress on the grounds that there was little evidence to indicate that there was need for extending the Federal Government's responsibility for the level of State benefits and that this responsibility should continue to rest where it had always been, with the States.

The third approach, in S. 2051, the War Mobilization and Reconversion Act, which was adopted, made no direct attempt to raise the level of State unemployment insurance benefits but offered a financial inducement to the States to increase benefits by establishing an account from which loans could be made to State accounts in the event they approached insolvency. In addition, the bill proposed extension of coverage to Federal workers under State unemployment compensation laws, with the cost of such benefits to be financed from Federal funds. This bill was enacted

without provision for unemployment compensation to Federal workers. In signing the bill President Roosevelt recalled the statement he had made when signing the G.I. Bill on the need for prompt action to aid civilian workers during the reconversion period and added, "the bill is not adequate to obtain these ends . . . Moreover, the bill fails to prescribe minimum standards to govern the amount and duration of unemployment benefits . . . to all workers unavoidably out of a job during the period of transition from war to peace . . . I am glad to know," he concluded, "that the Chairman of the House Ways and Means Committee has announced that his Committee will give consideration to further amendments of the Social Security Act after recess and I hope that the deficiencies which I have pointed out in the bill before me will be promptly rectified."

The bill, which became law (Public Law 458, 78th Cong.) on October 3, 1944, establishes an Office of War Mobilization and Reconversion, authorizes the Federal Works Administrator to make loans to States and other public agencies for conducting studies and other preliminary activities relative to the construction of public works, and amends the Social Security Act by adding a new title (XII). This title provides for the establishment of a Federal unemployment account from the excess of Federal unemployment taxes over administrative expenses of unemployment compensation, and for advances to State employment security agencies (and repayment without interest) whenever the balance in the State's account in the unemployment trust fund does not exceed total contributions in the fund during that one of the two preceding calendar years in which such deposits were higher. Any State meeting these conditions can receive advances equal to the amount by which benefit payments in any calendar quarter exceed 2.7 percent of taxable pay rolls.

Committee reports indicated that the action of Congress in rejecting legislation to raise the level of benefits or extend coverage to excluded groups was not meant to indicate that these levels should not be raised but, rather, that the States meeting in regular session in 1945 should have the opportunity to do this task.

The Senate Special Committee on Post-War Economic Policy and Plan-

ning, reporting on "Changes in the Unemployment Compensation System" (S. Rept. 539, Part 5, 78th Cong.) on June 23, 1944, declared, "In the case of some of the individual States, the committee feels that the benefits might well be made somewhat higher . . . and the committee respectfully recommends that the States survey their situations in the light of the generally increased wage scales and in the light of the greatly increased reserve fund . . . The committee also feels that there should be brought under the State systems all classes of workers which, within the limits of administrative possibility, can be brought under them . . . If developments prove that the unemployment compensation system as now constituted is inadequate to take care of any situation that may arise in the future, steps can then be taken to supplement it, but the integrity of that system should be preserved unless any proposed change is demonstrated to be imperative."

The House Special Committee on Post-War Economic Policy and Planning, in its third report (H. Rept. 1759, 78th Cong.) issued August 14, said: "The committee believes that 'unemployment compensation' is the principal means of protection which the Government can provide for the unemployed worker . . . A study of the provisions of the several State laws, however, indicates that if adequate protection is to be provided, there should be increases in the duration of benefits and in the weekly amounts in most States . . . The committee strongly urges the State authorities to give immediate consideration to improving the State laws, particularly with respect to increasing the duration and level of benefits."

The Committee on Finance, reporting on S. 2051 on August 3 (S. Rept. 1035, 78th Cong.), concurred in the conclusions of the Senate Special Post-War Committee "that the administration of unemployment compensation laws should remain with the States and that the Congress should not interfere with State standards and State procedures"; that State unemployment compensation protection should be extended to Federal employees and be financed from Federal funds; and that the Federal Unemployment Tax Act should be amended to cover maritime

workers and employers of one or more workers.

The House Ways and Means Committee, reporting on S. 2051 on August 24 (H. Rept. 1798, 78th Cong.), concurred in the conclusions of the House Special Post-War Committee. The report declared "because of the many ramifications of this

problem, the committee determined to omit from this bill the provisions granting unemployment compensation to Federal employees, and to leave the whole subject for possible future consideration in a bill originating in the House relating to the matter of coverage of the Federal Unemployment Tax Act."

Employment and Wages

Employment Covered by State Laws

Of the 51.8 million civilians who were working for others or self-employed in an average week of 1944, only about 29.0 million, or approximately 57 percent, were in employment covered by State unemployment compensation laws (table 5).

A drop in civilian employment in 1944 was reflected in a slight decrease in the number of workers covered by State unemployment compensation (chart 14). About 44 million workers were engaged at some time during the year in employment covered by State laws; in 1943 the number was 44.9 million. Not all, of course, are in covered employment at any given time. Preliminary figures available for 1944 indicate that in January, the peak month, 30.3 million persons were in covered jobs; by December covered employment had declined to 29.3 million, or 2.0 million below the all-time peak of 31.3 million in June 1943. The decline was continuous throughout 1944 except for a slight increase in June. Moreover, except for January, each month of 1944 was below the corresponding month of 1943. The changing character of the war economy indicates that the downward trend will continue. Although withdrawals from civilian activities to the armed forces were largely responsible for the decreases, cancellation of war contracts and revision in production schedules necessary to meet changing war needs also were factors.

Detailed data by industry are available for only the first 6 months of 1944. The net loss of 4.1 percent between the peak of June 1943 and June 1944 was heavily concentrated in contract construction and manufacturing which together accounted for 91 percent of the decrease. Losses also occurred in each of the remaining divisions except transportation, communication, and other public util-

Industry division	Percentage change in covered employment, June 1944 from June 1943
Total	-4.1
Mining	-3.4
Contract construction	-36.3
Manufacturing	-3.4
Transportation, communication, and other public utilities	+ .9
Wholesale and retail trade	-1.1
Finance, insurance, and real estate	-3.0
Service industries	-1.1
Miscellaneous	-5.5

ities, which registered a gain of 0.9 percent.

Declines in covered employment between June 1943 and June 1944 occurred in all but 3 States. The continued growth of war industries in Tennessee was responsible for a rise of 3.7 percent in covered employment in that State, while increases of less than 3.0 percent were recorded in North Dakota and Washington. Decreases exceeding the 4.1 percent for the Nation as a whole occurred in 28 States, mainly because of curtailment in munitions industries and construction activities. The sharpest drop was in Utah, where cut-backs in munitions production caused a decline of 19.5 percent.

Average monthly employment covered by State unemployment compensation in 1943—the latest year for which detailed data are available—was 30.8 million, 5.0 percent above the 1942 level, while workers with wage credits increased from 43.4 million to 44.9 million (table 135). In every month of 1943 employment was running higher than in the corresponding month of 1942. Increases in covered employment during the first half of the year were so high that despite the drop in employment due to cut-backs in war industries in the latter half of the year, military withdrawals, and further curtailment of construction, the year ended at a slightly higher level (0.5 percent) than the previous year. Only in

manufacturing was there an appreciable increase in covered employment over 1942 (14.1 percent), and in only two other industry divisions—transportation, communication, and other public utilities and service industries—was there any increase. In other industry divisions employment declined, with a particularly large decrease in construction (tables 122 and 140).

Changes in average monthly employment in 1943 over 1942 varied widely among the States, ranging from an increase of 14.7 percent in California to a decline of 19.0 percent in Hawaii. Decreases ranging from 0.1 to 19.0 percent occurred in 19 States, while increases ranging from 0.6 to 14.7 percent occurred in the remaining 32 States (table 136).

The completion of military and

other construction projects related to the war program was an important factor in the drop in employment in many States during 1943; covered employment was higher in all States in 1943 than it had been in 1940, however.

Construction industries showed the greatest relative decrease; their share of total employment represented only 4.7 percent of average monthly em-

Table 123.—Unemployment compensation: Summary of selected data, 1936-44

Year and month	Initial claims	Beneficiaries ¹	Benefit payments		Weeks compensated	Covered employment ²		Employment service: Nonagricultural placements ⁴
			Total ³	Average weekly benefit for total unemployment		Workers ⁴ (in thousands)	Wages ⁵ (in thousands)	
1936 ⁷	(⁸)	(⁸)	\$131,073	(⁹)	(⁹)	(⁹)	(⁹)	4,852,846
1937 ⁷	(⁸)	(⁸)	2,131,578	(⁹)	(⁹)	(⁹)	(⁹)	3,144,091
1938 ⁷	9,565,271	(⁸)	393,785,860	\$10.94	⁹ 38,075,709	19,929	¹⁰ \$26,200,026	2,656,994
1939 ⁷	9,764,758	(⁸)	¹¹ 429,297,615	10.66	⁹ 41,554,089	21,378	¹⁰ 29,069,447	4,152,139
1940.....	11,140,012	982,392	518,700,423	10.56	51,084,375	23,096	32,449,899	3,661,040
1941.....	8,526,993	621,065	344,320,668	11.06	32,295,377	26,814	42,145,685	5,404,291
1942.....	6,323,881	541,495	¹² 344,084,093	12.66	28,157,739	29,350	54,796,148	6,919,892
1943.....	1,884,096	115,454	¹² 79,643,077	13.84	6,003,608	30,818	66,120,102	9,393,196
1944.....	1,502,802	79,306	62,384,550	15.90	4,123,933	29,829	68,538,033	11,446,007
1941								
January.....	953,088	825,748	39,270,163	10.96	3,737,484	24,562		377,834
February.....	565,428	806,365	34,610,683	10.96	3,261,460	24,755	8,954,552	366,609
March.....	664,031	761,736	33,607,834	11.00	3,153,960	25,348		392,241
April.....	1,189,534	589,598	26,997,704	10.90	2,550,982	25,731		444,881
May.....	606,372	659,035	31,573,799	10.91	2,967,048	26,489	9,993,201	487,668
June.....	553,669	683,933	30,561,294	10.91	2,878,217	27,066		449,204
July.....	753,721	611,067	29,306,615	10.95	2,746,803	27,551		484,002
August.....	515,828	571,864	26,494,176	11.17	2,439,382	28,074	10,860,719	493,257
September.....	496,194	493,423	22,941,874	11.25	2,110,233	28,310		530,117
October.....	619,004	430,016	21,430,139	11.18	1,991,970	28,093		524,599
November.....	610,071	470,641	21,066,354	11.31	1,937,767	28,044	12,337,213	409,449
December.....	1,000,053	522,982	27,847,096	11.52	2,520,061	27,749		444,930
1942								
January.....	1,067,347	796,598	41,055,956	12.02	3,553,489	27,572		404,756
February.....	620,338	837,650	39,883,617	12.26	3,351,362	27,495	11,610,635	402,238
March.....	594,271	803,124	43,034,821	12.82	3,457,021	28,150		473,665
April.....	752,336	668,262	36,291,561	12.88	2,909,578	28,569		553,859
May.....	582,587	609,734	31,686,013	12.71	2,571,331	28,971	12,942,723	600,064
June.....	688,235	552,735	30,224,171	12.81	2,433,800	29,455		642,254
July.....	557,349	574,867	32,623,872	12.80	2,618,500	29,856		655,205
August.....	384,860	543,087	28,242,473	12.77	2,272,292	30,341	14,267,452	638,241
September.....	291,457	422,709	22,378,033	12.80	1,799,870	30,577		647,845
October.....	270,303	310,431	16,887,544	12.84	1,354,074	30,533		680,319
November.....	242,079	221,549	11,563,363	12.93	923,919	30,447	15,975,338	606,305
December.....	272,719	192,578	11,539,232	13.14	912,494	30,238		615,141
1943								
January.....	300,383	226,778	12,183,493	13.45	964,597	30,242		659,166
February.....	183,222	208,626	10,881,606	13.53	834,513	30,370	15,010,951	647,891
March.....	166,334	181,527	10,750,372	13.68	811,621	30,686		718,477
April.....	182,550	131,289	7,355,176	13.63	557,280	30,819		688,771
May.....	156,161	119,479	6,382,075	13.73	483,216	30,910	16,501,208	707,764
June.....	180,848	100,256	5,937,584	13.74	445,618	31,279		861,623
July.....	156,256	90,623	5,564,655	13.99	404,626	31,100		880,420
August.....	111,197	88,849	5,190,917	13.99	382,332	31,108	16,614,419	907,217
September.....	90,361	74,579	4,433,137	14.31	320,574	31,125		908,620
October.....	96,114	60,719	3,546,491	14.43	254,507	30,893		857,585
November.....	118,898	56,354	3,540,069	14.61	253,562	30,886	17,993,524	834,407
December.....	141,772	64,392	4,273,545	14.85	301,162	30,399		721,255
1944								
January.....	169,537	84,072	5,277,272	15.18	364,304	30,280		788,177
February.....	135,898	103,954	6,156,457	15.37	415,776	30,025	(¹³) 16,699,621	745,020
March.....	132,648	112,156	7,351,362	15.66	486,005	29,989		778,103
April.....	140,134	83,317	5,471,153	15.67	361,044	29,866		760,671
May.....	141,642	87,125	5,770,679	15.89	377,532	29,785	(¹³) 17,050,510	833,255
June.....	118,037	77,858	5,224,857	16.07	337,380	29,993		972,586
July.....	105,380	65,680	4,347,826	15.86	284,620	29,979		1,092,515
August.....	102,883	72,311	4,808,074	15.90	313,356	29,846	(¹³) 17,123,503	1,259,179
September.....	96,726	63,273	4,246,142	16.09	274,169	29,683		1,171,838
October.....	114,285	63,637	4,349,626	16.36	275,753	29,629		1,127,130
November.....	122,516	71,385	4,917,813	16.60	309,349	29,576	(¹³) 17,664,399	1,034,081
December.....	123,116	74,915	5,192,009	16.65	324,645	29,311		883,452

¹ Average weekly number of individuals receiving benefits during month or year.

² Annual amounts, except for 1936 and 1937, adjusted, but monthly figures not adjusted, for voided benefit checks.

³ Excludes railroads and other groups subject, as of July 1, 1939, to Railroad Unemployment Insurance Act. Data for 1944 estimated.

⁴ Annual figures represent average monthly employment; monthly figures, workers in covered employment in last pay period of each type (weekly, semi-monthly, etc.) ended in month.

⁵ Total wages in covered employment for all pay periods ended in year or quarter.

⁶ Excludes Alaska and Hawaii for 1939-44, and forestry and fishing for 1936-39. Data from War Manpower Commission, Reports and Analysis Service, transferred, with the U. S. Employment Service, to the U. S. Department of Labor,

September 19, 1945.

⁷ For date benefits first payable in the various States, see table 132.

⁸ Not available.

⁹ For 1938 and 1939, represents number of benefit payments. For 1939, includes \$3,082 payments resulting from recalculation of weekly benefit amounts in Ohio.

¹⁰ Adjusted to include, for New York, nontaxable wages (wages in excess of \$3,000 to an individual for 1 employer).

¹¹ Includes \$1,176,983 resulting from recalculation of weekly benefit amounts in Ohio.

¹² Includes \$104,172 for 1942 and \$77,306 for 1943 resulting from review of 1938-41 seasonal claims in Oregon, and \$12,000 for 1943 resulting from delayed payments for 1941-42 claims in Colorado; not distributed by month.

¹³ Differ from estimates in table 20 because unadjusted for downward bias.

ployment in 1943 and 6.9 percent in 1942 (table 138). Many of the displaced construction workers shifted to manufacturing, which employed 56.1 percent of all covered workers in 1943 compared with 51.5 percent a year earlier.

Wages in Covered Employment

Estimates for 1944 indicate that employees in industries covered by State unemployment compensation laws received approximately \$68.5 billion in wages, an increase of \$2.4 billion from the amount paid in

1943. The 1944 figure represented 51 percent of total wages and salaries in the United States (table 123). Despite the decline in employment, wage totals for each of the first three quarters of 1944 were higher than for the corresponding quarter of 1943. In each quarter of 1944, however, wage totals were below the all-time peak reached in the last quarter of 1943.

Total wages in industries covered by State unemployment compensation laws—\$66.1 billion—in 1943 increased 20.7 percent over 1942 and 103.8 percent over 1940; in contrast,

employment increased 5.0 percent over 1942 and 33.4 percent over 1940. Wages in every industry division except contract construction were higher in 1943 than in 1942 with the greatest increase (32.4 percent) occurring in manufacturing (tables 122 and 141). The relative increase in wages in that industry was more than twice the increase in covered employment in the same industry, indicating the effects of steady employment, overtime pay, and bonus and incentive payments. The relative decline in wages in contract construction was about three-fifths the

Table 124.—*Claims: Initial claims received in local offices, by State and month, 1944*

State	Total			January	February	March	April	May	June	July	August	September	October	November	December
	Number	Percent- age change from pre- ceding year	Percent- age distribu- tion												
Total, 1939.....	9,764,758	—	—	1,238,064	687,777	656,440	1,062,674	823,488	841,018	978,015	708,954	566,386	680,767	701,413	819,762
Total, 1940.....	11,140,012	+18.7	—	1,200,079	819,180	1,002,912	1,452,528	1,003,458	947,325	1,130,037	729,997	635,043	721,293	680,500	817,660
Total, 1941.....	8,526,981	-23.5	—	953,088	565,428	664,031	1,189,534	606,372	553,669	753,721	515,828	496,194	619,004	610,071	1,000,053
Total, 1942.....	6,323,883	-25.8	—	1,067,347	620,338	594,271	752,336	582,587	688,235	557,349	384,860	291,457	270,303	242,079	272,719
Total, 1943.....	1,884,096	-70.2	—	300,383	183,222	166,334	182,550	156,161	180,848	156,256	111,197	90,361	96,114	118,898	141,772
Total, 1944.....	1,502,802	-20.2	100.0	169,537	135,898	132,648	140,134	141,642	118,037	105,380	102,883	96,726	114,285	122,516	123,116
Alabama.....	11,145	-60.7	.7	1,643	991	718	608	824	701	903	1,176	1,177	988	784	632
Alaska.....	686	+4.3	(?)	118	73	68	230	50	15	3	6	50	15	16	42
Arizona.....	4,111	-6.0	.3	879	644	502	294	240	156	229	206	159	219	296	257
Arkansas.....	8,201	-43.2	.5	1,169	851	710	634	576	519	1,158	666	564	444	516	394
California.....	160,541	+18.4	10.7	19,555	16,287	14,225	14,802	12,416	11,190	9,978	9,727	9,665	10,818	16,192	15,686
Colorado.....	4,320	-34.6	.3	660	440	413	937	418	334	259	213	162	150	162	172
Connecticut.....	42,604	+87.3	2.8	2,764	3,035	3,390	5,427	3,531	3,364	3,782	4,090	3,215	3,611	3,476	2,919
Delaware.....	2,048	-35.7	.1	218	197	200	134	109	136	95	133	106	248	213	259
District of Columbia.....	4,508	-12.5	.3	959	663	463	390	316	183	241	236	262	264	265	266
Florida.....	18,042	-26.1	1.2	2,398	1,268	931	778	909	1,128	1,856	1,431	1,127	1,561	1,229	3,426
Georgia.....	8,969	-57.5	.6	1,121	1,048	718	597	598	538	613	735	755	723	936	587
Hawaii.....	98	-86.1	(?)	9	12	2	31	3	19	1	3	2	1	10	86
Idaho.....	1,138	-62.5	.1	186	185	151	116	67	60	115	44	47	33	45	10
Illinois.....	182,902	-33.7	12.2	17,779	14,134	16,946	21,373	16,750	14,384	14,135	16,302	11,991	12,120	13,674	13,314
Indiana.....	29,197	-28.4	1.9	5,149	4,242	2,331	1,901	1,457	1,123	1,205	992	1,224	1,504	2,114	5,865
Iowa.....	8,683	-42.0	.6	2,068	1,174	665	553	735	613	496	524	268	392	501	694
Kansas.....	8,235	-41.6	.5	1,183	848	1,110	873	769	546	478	435	385	473	518	617
Kentucky.....	18,042	-24.5	1.2	2,276	1,732	1,712	1,957	1,411	1,287	1,156	1,328	1,112	1,289	1,572	1,210
Louisiana.....	14,849	-54.6	1.0	2,189	1,696	1,492	1,341	1,201	1,117	1,361	1,090	846	777	808	931
Maine.....	14,304	-2.2	1.0	1,675	921	957	1,236	1,136	1,418	997	805	968	1,035	1,222	1,934
Maryland.....	10,034	-43.4	.7	839	393	1,765	1,543	1,565	881	757	546	435	427	418	465
Massachusetts.....	74,303	-7.4	4.9	7,847	5,903	4,874	7,340	5,521	5,871	5,512	4,779	6,111	6,810	6,870	6,865
Michigan.....	135,526	+118.2	9.0	9,848	10,788	13,002	9,812	8,323	6,751	6,114	7,508	10,844	21,565	16,513	14,458
Minnesota.....	15,413	-57.3	1.0	3,815	3,274	2,326	1,111	635	548	632	310	274	321	787	1,380
Mississippi.....	5,962	-49.6	.4	886	541	478	422	585	512	479	366	466	421	302	504
Missouri.....	44,726	-23.3	3.0	5,828	4,855	6,324	6,056	4,164	3,429	2,808	2,236	2,189	2,594	2,330	1,913
Montana.....	1,913	-16.3	.1	345	451	197	168	97	97	105	66	73	84	104	126
Nebraska.....	2,308	-58.1	.2	506	326	271	182	193	195	186	98	75	61	61	154
Nevada.....	772	+9.2	.1	81	69	73	56	36	50	46	83	53	71	84	70
New Hampshire.....	5,925	-38.4	.4	891	446	984	496	451	303	537	385	310	375	436	311
New Jersey.....	94,565	-19.0	6.3	9,851	7,428	7,622	8,449	6,732	6,827	8,197	6,549	7,614	9,148	8,755	7,393
New Mexico.....	788	-47.6	.1	112	101	112	45	59	65	88	49	33	40	36	48
New York.....	305,757	-25.1	20.2	29,094	24,775	22,385	29,136	48,062	33,172	20,103	16,968	16,354	19,637	23,588	22,483
North Carolina.....	16,569	-31.7	1.1	1,697	1,574	3,474	1,390	1,603	927	1,755	1,001	1,109	653	698	688
North Dakota.....	361	-61.9	.2	102	76	41	23	12	16	11	8	5	12	22	33
Ohio.....	34,618	-16.7	2.3	5,743	4,167	3,595	3,012	2,414	1,964	2,080	2,405	1,851	2,067	2,817	2,503
Oklahoma.....	10,951	-42.4	.7	2,114	1,431	1,234	1,029	910	694	673	601	579	609	553	524
Oregon.....	6,959	-44.3	.5	1,224	1,097	906	530	420	405	454	216	157	172	295	1,083
Pennsylvania.....	57,992	-35.7	3.9	5,410	4,603	3,660	2,905	5,163	6,207	4,447	7,779	6,225	3,475	4,358	3,770
Rhode Island.....	21,906	-18.9	1.5	1,725	1,555	1,959	1,880	2,468	2,685	1,711	1,729	1,536	1,844	1,572	1,242
South Carolina.....	12,754	-43.3	.8	3,911	1,142	756	718	1,075	604	735	1,366	834	583	521	509
South Dakota.....	1,036	-31.4	.1	231	161	105	74	85	76	65	39	41	52	41	66
Tennessee.....	25,255	-22.9	1.7	2,104	1,734	2,183	1,930	2,028	1,986	2,203	2,210	1,727	2,688	2,405	2,057
Texas.....	19,931	-37.3	1.3	2,285	2,183	1,797	1,610	1,341	1,608	1,627	1,356	1,349	1,598	1,493	1,493
Utah.....	3,019	+82.1	.2	524	425	307	263	170	107	437	203	112	97	161	213
Vermont.....	1,397	-33.0	.1	171	111	113	257	89	66	94	63	79	115	107	132
Virginia.....	6,784	-60.1	.5	602	455	405	658	1,678	933	475	277	342	308	328	323
Washington.....	10,296	-42.8	.7	1,943	1,515	1,411	760	534	541	588	415	350	383	626	1,230
West Virginia.....	15,784	-15.8	1.1	2,417	1,207	828	3,062	975	1,091	1,959	1,080	886	852	679	748
Wisconsin.....	16,460	-31.9	1.1	3,374	2,655	1,759	927	698	575	1,411	1,722	613	798	907	1,021
Wyoming.....	115	-75.4	(?)	19	16	8	14	12	6	12	2	7	8	1	10

¹ Based on data for 49 States.

² Less than 0.05 percent.

³ Excludes all claims for partial unemployment.

decrease in employment in that industry.

The increase in wages over 1942, moreover, was fairly general throughout the country. Only in six States (Arkansas, Colorado, Hawaii, Idaho, Nevada, and South Dakota) were wages in 1943 lower than they had been in 1942 (table 137). Increases in the remaining 45 States, however, ranged from only 0.7 percent in Virginia to 39.1 percent in Florida.

The customary practice of paying year-end bonuses to executives and other personnel was chiefly responsible for a sharp rise in covered

wages during the fourth quarter of 1943, despite declining employment during the same period. A record sum of \$18.0 billion was paid to the country's covered workers in the

fourth quarter of 1943, a gain of \$1.4 billion (8.3 percent) from the previous quarter and \$2.0 billion (12.6 percent) over the fourth quarter of 1942 (table 123).

Technical Note

Under the unemployment insurance laws of all States except Wisconsin, the weekly amount and duration of benefits payable to a worker are determined by the amount he has earned in covered employment during a given past period, usually referred to as the base period. In

these States the benefit rate and the duration of benefits thus determined apply to the worker for a 1-year period, called the benefit year. All State laws provide for a maximum amount of benefits any worker can receive during a benefit year, regardless of the amount of his base-period

Table 125.—*Claims: Continued claims received in local offices, by State and month, 1944*

State	Total		January	February	March	April	May	June	July	August	September	October	November	December
	Number	Percentage change from preceding year												
Total, 1939 ¹	56,533,762		4,362,968	4,664,028	4,946,670	5,125,739	6,078,138	5,328,551	5,161,056	5,337,701	3,970,465	3,534,211	3,819,861	4,204,374
Total, 1940.....	66,676,573	+19.2	6,037,989	5,790,795	5,604,807	6,598,659	7,231,111	6,484,177	7,279,416	5,772,702	4,239,880	3,996,252	3,619,927	4,020,858
Total, 1941.....	42,341,653	-36.5	4,896,646	4,028,497	3,701,542	4,285,148	3,904,287	3,516,671	3,584,749	2,993,208	2,628,859	2,554,128	2,602,623	3,645,295
Total, 1942.....	33,761,947	-20.3	4,581,204	4,104,465	3,929,511	3,505,226	2,952,858	3,131,752	3,197,040	2,549,829	1,992,452	1,516,147	1,134,512	1,166,951
Total, 1943.....	7,664,684	-77.3	1,228,091	1,058,798	944,978	694,796	609,975	592,192	550,297	492,005	391,439	331,095	355,468	415,550
Total, 1944.....	5,480,621	-28.5	537,769	561,276	587,781	471,938	506,884	422,969	396,649	407,066	348,809	369,743	416,882	452,855
Alabama.....	62,000	-63.5	5,853	5,596	4,891	3,020	3,451	3,910	3,876	5,742	5,887	7,130	6,649	5,995
Alaska.....	3,340	-4.0	361	596	690	533	211	320	101	141	154	48	68	117
Arizona.....	15,813	-32.6	1,970	2,590	2,655	1,520	1,275	897	796	840	684	732	856	998
Arkansas.....	39,574	-47.3	5,311	5,059	4,457	3,130	3,090	2,321	2,363	3,542	3,257	2,336	2,470	2,238
California.....	696,379	+24.1	54,662	69,640	90,240	69,062	67,812	56,299	42,855	38,855	39,023	42,500	56,518	68,913
Colorado.....	17,068	-41.1	1,851	1,980	1,850	1,931	2,241	1,819	1,516	1,450	746	584	519	581
Connecticut.....	104,646	+148.9	4,358	5,449	7,428	7,522	9,602	8,796	9,825	12,199	10,137	10,130	10,087	9,113
Delaware.....	5,806	-62.8	4,375	524	532	461	361	525	381	315	295	497	759	781
District of Columbia.....	34,671	+8.6	4,300	5,321	6,724	3,957	2,959	1,997	1,909	1,825	1,626	1,677	1,551	1,825
Florida.....	89,319	-37.0	10,144	8,965	7,829	5,038	4,776	5,262	6,015	7,467	6,940	9,387	9,458	8,038
Georgia.....	46,673	-64.8	5,867	6,369	6,273	3,939	3,716	2,600	2,613	3,049	3,260	2,541	2,882	3,564
Hawaii.....	122	-93.7	6	20	8	2	26	6	29	4	4	4	4	9
Idaho.....	6,890	-57.4	659	828	1,013	852	873	538	606	499	335	199	213	275
Illinois.....	509,948	-33.3	47,572	42,774	43,827	38,679	53,218	49,417	45,685	44,959	35,669	32,446	38,424	37,278
Indiana.....	118,301	-46.9	16,138	21,599	21,774	10,928	7,829	6,064	4,585	4,751	4,827	5,237	6,520	8,049
Iowa.....	38,950	-43.2	4,665	6,574	6,317	3,727	2,795	2,873	2,551	2,625	1,542	1,265	1,720	2,296
Kansas.....	42,321	-40.5	4,653	4,957	6,176	4,972	4,777	3,548	2,742	2,246	1,771	1,740	2,102	2,637
Kentucky.....	103,271	-25.3	11,095	11,153	10,927	9,297	10,415	6,802	7,072	6,246	6,283	6,880	7,987	8,614
Louisiana.....	69,696	-56.0	8,613	7,763	8,239	6,238	6,047	5,500	5,400	5,645	4,364	3,695	3,707	4,485
Maine.....	41,759	-29.3	5,936	5,365	2,858	2,749	2,993	3,523	2,729	2,573	2,315	2,442	2,805	5,471
Maryland.....	49,874	-34.7	5,330	3,969	3,719	4,768	6,536	6,167	5,006	3,321	2,612	2,330	2,648	3,468
Massachusetts.....	259,729	+9.0	37,474	30,737	19,545	19,536	22,240	18,755	21,764	20,081	15,331	18,908	17,045	18,313
Michigan.....	405,836	+92.0	22,176	29,495	38,072	33,413	31,765	24,947	20,671	21,799	27,709	41,008	52,869	61,912
Minnesota.....	61,902	-57.4	9,667	10,374	13,604	8,581	5,356	2,718	2,335	1,972	1,175	1,011	1,814	3,295
Mississippi.....	30,283	-46.1	4,024	3,222	2,709	2,112	2,665	2,802	2,509	2,274	1,734	1,992	1,799	2,441
Missouri.....	167,829	-35.1	17,007	18,325	19,694	19,732	20,353	14,943	12,420	10,971	7,773	9,168	9,165	8,278
Montana.....	11,766	-4.0	927	2,067	1,914	1,630	1,149	738	507	542	471	539	572	710
Nebraska.....	10,545	-58.2	1,203	1,764	1,920	1,226	1,043	690	685	728	431	282	246	327
Nevada.....	3,221	-11.7	227	307	295	285	222	210	149	346	277	307	371	225
New Hampshire.....	21,576	-42.1	2,651	2,485	2,516	2,545	2,403	1,342	1,237	1,266	1,165	1,283	1,284	1,399
New Jersey.....	317,276	-26.3	30,715	29,738	30,251	28,191	29,854	21,058	23,754	22,232	21,588	25,142	28,234	26,519
New Mexico.....	3,087	-50.4	364	423	409	333	275	204	166	191	185	175	157	205
New York.....	877,852	-41.9	76,795	81,062	85,031	66,280	90,610	78,663	72,454	72,621	58,825	60,500	65,162	69,849
North Carolina.....	67,875	-41.2	6,145	6,416	11,752	8,316	6,944	4,938	4,662	4,437	4,202	3,753	3,274	3,036
North Dakota.....	2,111	-62.3	322	418	382	207	147	111	119	151	55	24	58	117
Ohio.....	118,755	-31.5	16,486	17,612	15,955	13,263	11,331	7,642	5,993	5,790	5,340	4,643	7,068	7,632
Oklahoma.....	50,332	-30.9	6,857	7,100	7,023	5,506	4,683	3,473	2,737	2,657	2,402	2,521	2,614	2,759
Oregon.....	21,275	-41.0	3,300	3,076	3,713	2,432	1,735	1,484	1,400	781	462	645	783	1,464
Pennsylvania.....	278,347	-51.1	24,906	25,641	26,046	19,030	19,236	18,372	22,648	35,869	24,323	19,556	20,858	21,462
Rhode Island.....	82,389	-11.7	6,588	6,207	5,369	5,336	7,388	9,313	7,511	8,113	6,424	6,717	6,899	6,524
South Carolina.....	48,240	-54.3	8,556	5,254	4,708	3,819	4,718	2,974	2,897	3,623	3,267	2,640	2,696	3,088
South Dakota.....	5,905	-27.1	707	961	911	625	560	462	409	365	209	231	214	251
Tennessee.....	168,184	-29.3	12,347	14,024	13,793	14,102	15,816	12,667	13,498	14,505	12,549	14,479	14,900	15,504
Texas ¹	109,480	-33.3	9,689	10,774	11,061	9,106	9,112	8,155	8,055	9,312	8,314	7,973	8,891	9,038
Utah.....	12,478	+101.8	1,112	1,736	1,795	1,179	901	508	887	1,196	808	660	742	954
Vermont.....	8,317	-37.0	683	740	707	576	1,076	762	743	649	449	555	718	659
Virginia.....	31,222	-65.2	2,905	2,605	2,287	2,697	3,322	4,549	4,781	2,789	1,418	1,253	1,073	1,543
Washington.....	23,498	-44.8	3,849	3,525	3,948	2,071	1,767	1,370	1,884	1,044	857	790	1,122	1,771
West Virginia.....	66,275	-20.1	7,634	6,305	6,259	5,289	6,891	6,162	7,700	5,266	3,949	3,898	3,425	3,497
Wisconsin.....	118,136	+10.8	22,685	21,716	18,633	12,158	8,277	3,740	3,892	6,670	5,357	4,853	4,546	5,309
Wyoming.....	479	-69.7	49	76	52	37	42	33	27	32	29	37	36	29

¹ Excludes New York for January-March, data not available; Illinois and Montana for January-June, benefits not payable.

² Based on data for 48 States.

³ Claims filed for biweekly instead of weekly benefit periods.

earnings. In 16 States the benefit year is the same for all claimants, i.e., it begins and ends at dates specified in the State law (table 117).

Claims and Benefits

Initial Claims

The beginning of a spell of unemployment for a worker with base-period earnings in covered employment is indicated by the filing of an initial claim. The number of initial claims received in local offices (table 124) represents the number of separations from employment of workers who believe they are eligible for benefits. If the spell of unemployment is the first in the benefit year

the claim is classified as a new claim. Initial claims filed at the start of second and subsequent spells in the same benefit year are classified as additional claims. Since six States^a had no procedure for filing or reporting additional claims, the data on number of initial claims received in local offices represents an understatement of the number of separations which may result in compensable unemployment. It should also be pointed out that, because of administrative factors, the monthly trend of initial claims received does not necessarily coincide with the trend of separations. For example, in States

^a Florida, Indiana, Maryland, Ohio, Pennsylvania, Texas.

with uniform benefit years for all claimants, large numbers of claims are filed in the first few weeks of the new benefit year by claimants who may have been unemployed for some time but have exhausted all benefits due them in the previous benefit year and, therefore, must wait until the new benefit year begins before again becoming eligible for benefits.

New Claims Allowed

The number of new claims allowed on initial determination during the year represents the number of claimants found eligible for benefits on the basis of sufficient wage credits and sufficient employment during the

Table 126.—Beneficiaries: Average weekly number, by State and month, 1944

State	Total		January	February	March	April	May	June	July	August	September	October	November	December
	Number	Percentage change from preceding year												
Total, 1940.....	982,392	-----	877,367	985,468	1,095,155	960,735	1,201,004	1,268,566	1,219,629	1,125,251	875,419	698,148	675,997	666,636
Total, 1941.....	621,065	-36.8	825,748	806,365	761,736	689,598	659,035	683,933	611,067	571,864	493,423	430,016	470,641	522,982
Total, 1942.....	541,495	-12.8	796,598	837,650	803,124	668,262	609,734	552,735	574,867	543,087	422,709	310,431	221,549	192,578
Total, 1943.....	115,454	-78.7	226,778	208,626	181,527	131,289	119,479	100,256	90,623	88,849	74,579	60,719	56,354	64,392
Total, 1944.....	79,306	-31.3	84,072	103,954	112,156	83,317	87,125	77,858	65,680	72,311	63,273	63,637	71,385	74,915
Alabama.....	999	-63.2	1,083	1,104	881	701	649	768	747	947	1,139	1,411	1,450	1,192
Alaska.....	41	(¹)	25	92	117	68	45	43	20	16	22	15	15	16
Arizona.....	149	+58.5	135	300	352	194	167	109	63	96	91	92	99	94
Arkansas.....	355	-57.5	626	647	549	294	240	214	180	423	392	236	250	255
California.....	11,114	+17.7	8,304	12,475	18,866	13,448	12,967	12,318	8,439	7,949	8,577	8,166	10,686	12,136
Colorado.....	206	-12.0	247	339	311	190	300	285	236	217	127	79	82	81
Connecticut.....	1,459	+102.6	792	1,126	1,343	958	1,567	1,354	1,591	2,065	1,686	1,725	1,744	1,648
Delaware.....	102	-61.9	66	117	121	93	79	112	84	69	66	103	160	167
District of Columbia.....	604	+1.2	810	1,164	1,256	884	637	447	401	385	350	324	315	364
Florida.....	951	-36.9	919	841	745	532	579	737	873	1,047	1,216	1,613	1,568	804
Georgia.....	657	-65.2	969	1,276	1,080	738	678	459	421	436	522	405	433	571
Hawaii.....	7	(¹)	13	19	14	6	11	7	3	(²)	2	4	2	2
Idaho.....	89	-54.1	78	128	161	165	128	132	71	62	62	28	26	35
Illinois.....	8,330	-38.5	9,207	10,147	9,608	6,188	9,666	10,419	8,520	8,883	7,416	6,285	7,134	7,274
Indiana.....	2,074	-44.9	3,003	4,774	4,992	2,516	1,686	1,311	957	1,034	1,019	1,057	1,319	1,584
Iowa.....	486	-48.6	521	930	1,085	621	453	409	421	459	258	196	231	316
Kansas.....	720	-38.5	1,013	1,226	1,427	1,098	998	717	506	403	315	280	327	426
Kentucky.....	1,304	-29.1	1,804	1,752	1,560	1,420	1,661	1,062	1,111	946	1,004	1,030	1,125	1,311
Louisiana.....	860	-55.3	987	1,213	1,199	985	881	768	758	898	702	623	635	761
Maine.....	615	-35.2	1,175	1,222	625	339	462	580	452	465	382	445	462	865
Maryland.....	956	-31.7	1,180	1,096	856	918	1,354	1,428	1,150	851	637	613	657	819
Massachusetts.....	3,587	+1.1	3,960	4,447	4,587	3,078	3,244	3,838	3,431	4,221	2,957	3,098	3,321	3,198
Michigan.....	6,270	+64.6	3,683	5,924	7,657	6,269	6,707	5,344	4,105	4,492	4,847	7,304	9,660	9,706
Minnesota.....	749	-63.8	867	1,681	1,814	1,499	980	504	383	387	203	154	218	424
Mississippi.....	302	-53.2	495	512	339	261	304	311	267	242	218	235	212	271
Missouri.....	2,105	-39.0	1,944	2,615	2,777	2,793	3,109	2,805	2,118	1,798	1,359	1,340	1,392	1,406
Montana.....	152	-15.6	112	230	363	294	208	133	87	85	72	72	84	97
Nebraska.....	179	-49.9	207	419	465	289	220	144	142	117	63	46	32	39
Nevada.....	(¹)	(¹)	50	52	83	68	52	55	32	35	39	29	30	43
New Hampshire.....	305	-48.2	455	549	425	458	387	254	157	163	174	192	224	267
New Jersey.....	4,911	-30.2	5,736	6,197	6,180	5,304	5,793	4,553	3,859	4,302	3,617	4,011	4,950	4,911
New Mexico.....	18	(¹)	17	32	42	26	24	14	12	9	11	10	11	15
New York.....	12,896	-47.4	13,684	15,810	17,392	12,980	14,528	12,690	11,236	13,797	11,203	10,778	10,892	10,980
North Carolina.....	895	-51.8	1,119	1,227	1,686	1,584	1,142	700	582	614	609	595	513	466
North Dakota.....	24	(¹)	47	62	60	33	23	19	14	16	3	2	4	9
Ohio.....	1,507	-36.8	2,091	2,946	2,715	2,100	1,718	1,452	951	828	779	708	943	1,076
Oklahoma.....	515	-36.2	807	990	1,026	725	569	286	237	245	285	295	317	306
Oregon.....	230	-51.2	270	349	369	451	199	196	274	129	97	88	100	267
Pennsylvania.....	3,316	-47.9	3,828	4,391	4,530	3,138	2,685	1,890	3,009	4,460	3,579	3,056	2,642	2,925
Rhode Island.....	1,541	-12.8	1,619	1,667	1,328	1,165	1,639	2,077	1,595	1,744	1,393	1,461	1,503	1,425
South Carolina.....	448	-59.1	792	770	631	463	647	306	284	291	274	268	313	391
South Dakota.....	53	-34.6	86	156	153	83	65	31	13	13	9	8	10	22
Tennessee.....	2,433	-35.5	2,159	2,645	2,628	2,403	2,655	2,430	2,169	2,624	2,325	2,255	2,371	2,739
Texas.....	819	-41.5	744	893	1,040	909	878	731	592	781	830	881	847	778
Utah.....	206	+71.7	186	357	381	262	174	132	92	234	190	150	151	190
Vermont.....	109	-42.9	106	115	123	81	143	149	142	115	68	63	100	115
Virginia.....	583	-63.3	730	755	632	618	649	913	1,004	620	321	272	212	333
Washington.....	367	-25.6	495	577	692	509	327	240	358	324	207	147	205	365
West Virginia.....	900	-27.7	1,367	1,260	1,097	594	1,265	1,083	1,011	1,025	597	580	526	486
Wisconsin.....	1,757	+30.3	3,454	4,332	3,786	2,522	1,577	724	448	951	998	807	879	941
Wyoming.....	4	(¹)	5	6	7	2	6	3	2	3	3	4	4	3

¹ Not computed; fewer than 50 beneficiaries reported in either or both periods.

² Less than 1.

base period (table 115). The number of new claims disallowed on initial determination represents the number of claims filed by workers who were found to be ineligible for benefits because base-period earnings or employment were insufficient to satisfy the eligibility requirements. New claims allowed on the basis of sufficient wage credits may be disallowed because of disqualifications based on voluntary leaving, refusal of suitable work, misconduct, etc. For the most

part, however, these disqualifications do not result in disallowances if other eligibility requirements are met but, instead, result in temporary disqualification, i.e., the claimant must serve additional waiting-period weeks before benefits become payable. Comparable data on the number of new claims are not available for Wisconsin; since benefits in that State are not limited to any particular period, such as a benefit year, "new" claims

cannot be distinguished from "additional" claims.

Continued Claims

Continued claims are filed for each completed week of unemployment subsequent to the filing of an initial claim and may relate to either a waiting-period week or a compensable week of unemployment (table 125). The trend of continued claims represents the trend of unemployment in covered industries, but, as in

Table 127.—Benefits: Total amount, ¹ by State and month, 1944

(Amounts in thousands)

State	Total		January	February	March	April	May	June	July	August	September	October	November	December
	Amount	Percentage change from preceding year												
Total, 1939	\$429,820.1		\$29,203.4	\$34,744.4	\$48,873.4	\$33,457.5	\$39,929.9	\$43,161.1	\$35,596.2	\$44,491.4	\$33,655.9	\$26,689.7	\$28,368.9	\$30,471.1
Total, 1940	520,108.9	+14.8	41,066.8	44,351.5	47,141.7	42,291.5	54,897.4	53,636.5	55,749.7	51,699.8	36,595.2	32,231.1	29,561.3	30,886.3
Total, 1941	345,707.7	-33.5	39,270.2	34,610.7	33,607.8	26,997.7	31,573.8	30,561.3	29,306.6	26,494.2	22,941.9	21,430.1	21,066.4	27,847.1
Total, 1942	345,514.8	-1	41,056.0	39,883.6	43,034.8	36,291.6	31,686.0	30,224.2	32,623.9	28,242.5	22,378.0	16,887.5	11,563.4	11,539.2
Total, 1943	80,128.4	-76.8	12,183.5	10,881.6	10,750.4	7,355.2	6,382.1	5,937.6	5,564.7	5,190.9	4,433.1	3,546.5	3,540.1	4,273.5
Total, 1944	63,113.3	-21.2	5,277.3	6,156.5	7,351.4	5,471.2	5,770.7	5,224.9	4,347.8	4,808.1	4,349.6	4,917.8	4,917.8	5,192.0
Alabama	591.9	-60.9	55.5	51.3	44.1	34.2	31.1	34.9	33.6	44.2	57.0	71.4	73.4	61.1
Alaska	29.8	+22.7	1.6	5.0	6.8	4.4	3.0	2.7	1.1	.9	1.3	1.0	1.0	1.1
Arizona	108.8	+66.5	8.3	17.0	21.7	11.8	10.1	6.5	5.0	5.7	5.6	5.6	5.9	5.6
Arkansas	203.6	-52.7	30.7	28.0	27.0	14.6	11.7	10.6	8.8	18.9	17.2	11.6	12.0	12.5
California	9,978.7	+35.0	593.4	857.2	1,401.1	1,001.0	953.4	903.7	623.1	605.2	655.8	627.1	818.7	938.9
Colorado	138.9	-16.5	14.4	17.4	17.9	10.0	17.3	15.5	12.9	12.2	7.3	4.7	4.8	4.7
Connecticut	1,387.8	+142.7	59.2	79.1	102.2	74.5	122.1	106.3	129.7	169.4	135.8	138.5	139.4	131.6
Delaware	69.3	-45.2	4.1	6.9	7.6	6.1	4.6	5.0	4.0	4.1	3.7	5.7	9.0	8.7
District of Columbia	556.6	+15.4	61.8	82.5	97.9	68.9	49.0	33.7	30.1	29.2	26.4	24.7	24.4	28.1
Florida	618.2	-30.2	51.1	43.3	42.6	30.4	32.1	39.8	45.8	55.6	65.2	84.9	82.8	44.7
Georgia	356.4	-63.7	44.3	51.2	47.1	30.4	28.4	20.3	18.3	19.0	22.9	20.0	23.5	31.0
Hawaii	6.5	-77.2	1.0	1.4	1.2	.5	1.0	.6	.3	.2	(⁶)	.1	.1	.1
Idaho	56.8	-60.1	5.1	7.5	10.1	8.9	5.9	5.1	2.9	2.9	3.0	1.5	1.6	2.2
Illinois	6,988.8	-30.6	597.5	625.7	643.4	444.4	705.6	755.9	600.2	623.1	519.5	461.0	489.0	523.5
Indiana	1,686.8	-36.8	200.8	305.3	345.2	171.6	112.3	84.0	61.6	67.1	68.8	71.7	89.4	108.9
Iowa	280.4	-45.4	25.8	39.9	50.3	28.1	20.7	19.2	20.8	23.7	13.0	9.6	12.0	17.2
Kansas	486.4	-35.0	57.1	64.3	80.4	63.3	57.3	40.6	28.2	22.0	17.3	15.6	17.9	22.3
Kentucky	689.2	-19.9	83.3	73.7	71.1	62.2	70.8	43.2	43.9	38.6	43.4	46.7	50.7	61.7
Louisiana	593.9	-48.8	54.4	58.0	64.6	53.4	50.4	45.3	44.0	52.6	42.5	39.8	41.2	47.8
Maine	321.7	-25.3	44.3	43.7	27.2	15.7	20.8	24.3	19.8	22.3	18.4	23.3	23.9	38.1
Maryland	773.3	-18.1	72.3	64.5	54.5	62.0	95.7	98.4	77.3	56.2	44.6	42.5	46.0	59.3
Massachusetts	2,826.3	+14.0	256.8	262.2	296.5	203.8	215.3	252.8	228.9	278.4	195.1	205.6	221.7	209.1
Michigan	6,175.3	+88.7	294.3	436.1	618.9	507.2	540.5	433.3	335.5	368.9	400.9	612.0	811.8	815.9
Minnesota	532.8	-60.7	50.1	90.9	109.2	92.0	57.4	28.8	22.5	21.7	11.3	8.7	13.7	26.5
Mississippi	158.2	-57.3	21.2	20.4	15.2	12.0	12.8	12.4	11.2	10.7	10.4	10.7	9.7	11.4
Missouri	1,584.6	-33.1	118.1	154.6	175.5	183.9	205.4	183.7	135.7	112.3	80.8	77.4	80.3	76.9
Montana	97.2	-11.3	6.0	11.4	20.0	16.0	11.0	7.0	4.5	4.4	3.7	3.8	4.5	5.2
Nebraska	112.8	-49.3	11.5	21.3	25.8	15.6	10.8	6.8	7.0	5.5	2.9	2.2	1.4	2.0
Nevada	35.2	-11.4	3.2	3.0	5.2	4.2	3.2	3.4	2.0	2.2	2.4	1.9	1.9	2.7
New Hampshire	163.3	-48.0	20.2	23.0	19.0	20.6	16.9	10.9	7.0	7.6	7.9	8.3	10.0	12.0
New Jersey	3,983.7	-24.1	373.5	384.7	419.4	359.4	391.6	300.5	259.9	292.8	249.2	274.4	342.7	335.7
New Mexico	11.0	-62.2	1.0	1.7	2.0	1.2	1.2	.7	.6	.4	.5	.5	.5	.7
New York	10,673.2	-41.5	907.8	977.0	1,170.1	863.7	985.9	920.8	795.6	963.2	784.9	757.1	767.0	780.2
North Carolina	357.1	-46.3	35.0	35.8	50.1	46.1	34.1	21.9	20.4	23.5	24.5	24.5	21.5	19.5
North Dakota	13.8	-64.6	2.3	2.9	3.0	1.6	1.0	.8	.6	.6	.1	.1	.2	.4
Ohio	1,087.6	-28.5	120.6	159.5	163.0	128.4	106.4	90.0	58.0	48.8	46.8	42.4	57.6	66.1
Oklahoma	381.0	-32.9	50.8	56.6	62.4	44.6	35.0	28.1	17.6	14.6	14.5	18.0	19.7	19.1
Oregon	157.8	-50.8	16.4	19.0	20.9	25.2	11.1	11.2	14.8	7.0	5.5	5.3	5.7	15.7
Pennsylvania	2,618.0	-44.7	252.4	264.5	297.3	205.7	175.2	125.2	194.7	290.4	236.4	203.4	176.2	196.7
Rhode Island	1,244.7	-7.8	112.5	107.0	89.6	79.6	109.2	139.8	106.0	115.6	92.0	97.1	100.7	95.7
South Carolina	255.3	-55.1	37.6	33.7	29.9	21.8	30.4	14.2	13.3	14.2	13.0	12.8	15.4	19.0
South Dakota	24.3	-36.5	3.3	5.5	6.1	3.2	2.2	.9	.5	.6	.4	.3	.4	.8
Tennessee	1,434.1	-31.6	105.3	118.6	126.4	114.6	127.6	118.6	105.4	128.9	115.6	113.4	119.1	140.6
Texas	478.8	-33.6	36.9	39.6	49.6	43.1	42.2	35.9	29.4	36.9	39.0	42.1	43.0	41.2
Utah	198.8	+99.6	14.9	27.0	30.7	20.6	13.5	10.2	7.2	19.1	15.4	12.1	12.2	12.2
Vermont	70.0	-35.2	5.3	5.2	6.2	4.5	7.8	8.2	7.8	6.2	3.6	3.4	5.5	6.2
Virginia	326.2	-62.4	37.7	36.4	33.0	29.1	27.7	38.7	41.1	27.1	14.8	13.0	11.1	16.6
Washington	258.7	-24.2	30.7	32.7	42.1	30.4	19.1	13.8	10.7	16.1	11.7	8.4	12.3	21.9
West Virginia	672.3	-28.0	82.0	71.2	69.7	38.2	75.8	67.6	63.8	62.0	37.1	38.2	33.9	32.9
Wisconsin	1,254.5	+41.5	204.2	231.9	230.0	158.3	96.8	42.9	25.7	55.3	56.9	45.2	51.3	55.9
Wyoming	3.1	-69.7	.2	.4	.5	.2	.4	.2	.2	.2	.1	.2	.2	.2

¹ Unadjusted for voided benefit checks.

² Includes \$1,177,000 resulting from recalculation of benefits in Ohio, not distributed by month.

³ Based on data for 49 States.

⁴ Includes \$104,000 resulting from review of 1938-41 seasonal claims in Oregon, not distributed by month.

⁵ Includes \$77,000 resulting from review of 1938-41 seasonal claims in Oregon, and \$12,000 resulting from review of 1941-42 claims in Colorado, not distributed by month.

⁶ Payments amounted to only \$17.

the case of initial claims, it is affected by administrative factors.

Benefit Payments

The first benefit payment issued to a claimant during a benefit year is known as a 'first payment' (table 116). Data on first payments do not include the first payment issued to claimants during second or subsequent spells of unemployment in the

same benefit year. The number of first payments issued during the year approximates the number of different persons who have received benefits during the year, i.e., the number of different beneficiaries.

Benefit payments may be classified by type of unemployment: total, partial, or partial. A period of total unemployment is defined as one during which the claimant performed no

work and earned no wages, or had odd jobs with earnings not in excess of a small amount which is specified in the State law as allowable without reducing his benefit payments. A period of part-total unemployment is one during which the claimant has had odd jobs with earnings in an amount which makes him eligible for only a reduced benefit payment. A period of partial unemployment is

Table 128.—Benefits: Percent of weeks of total unemployment compensated at statutory maximum and minimum, percentage distribution by amount of payment, and average weekly benefit for total unemployment, by State, 1944

State	Weeks of total unemployment compensated								Average weekly benefit for total unemployment
	Total number	Percent ¹ at—		Percent at specified interval ¹					
		Maximum amount	Minimum amount	Less than \$5.00	\$5.00-9.99	\$10.00-14.99	\$15.00-17.99	\$18.00 or more	
Total..	3,723,557	58.5	24.4	0.4	8.2	18.3	18.1	55.0	\$15.90
Ala.....	48,835	41.3	.6	4.0	24.2	30.5	41.3	-----	11.64
Alaska.....	2,068	72.1	2.6	-----	8.9	14.3	76.8	-----	14.21
Ariz.....	7,222	84.9	.6	-----	3.6	11.5	84.9	-----	14.43
Ark.....	17,932	44.2	4.2	8.3	25.6	21.9	44.2	-----	11.15
Calif.....	486,464	67.6	3.2	-----	-----	12.9	11.0	76.1	18.22
Colo.....	9,834	73.5	1.4	-----	10.3	16.2	73.5	-----	13.36
Conn.....	70,621	52.8	.7	-----	4.4	13.5	12.1	70.0	18.87
Del.....	3,996	55.8	.7	-----	18.4	15.6	10.2	55.8	14.76
Dist. of Col.	30,377	61.5	.9	-----	4.7	13.3	11.6	70.4	17.78
Fla.....	44,794	52.6	.7	-----	13.3	34.1	52.6	-----	12.96
Ga.....	32,488	21.1	8.0	8.0	42.7	19.1	9.1	21.1	10.54
Hawaii.....	308	93.5	0	-----	1.6	2.0	0	96.4	19.57
Idaho.....	4,445	24.7	.5	-----	32.5	26.3	16.5	24.7	12.83
Ill.....	360,703	46.9	.8	-----	3.9	12.8	9.6	73.7	17.55
Ind.....	100,746	66.4	.2	-----	5.2	14.4	14.0	66.4	16.10
Iowa.....	22,551	49.0	(²)	.1	27.1	23.8	49.0	-----	11.59
Kans.....	34,512	70.6	1.4	-----	10.3	19.1	70.6	-----	13.42
Ky.....	62,475	18.9	13.9	-----	43.9	32.0	24.1	-----	10.50
La.....	37,836	53.5	.3	1.0	15.9	21.1	8.5	53.5	14.46
Maine.....	24,202	15.1	25.8	-----	54.6	21.7	8.6	15.1	10.49
Md.....	38,488	65.3	2.7	-----	6.4	13.9	9.0	70.7	17.43
Mass.....	163,460	63.5	.8	-----	3.8	16.7	16.0	63.5	16.21
Mich.....	321,446	83.6	(²)	-----	3	7.0	5.2	87.5	19.03
Minn.....	34,182	18.2	1.7	-----	13.2	28.3	28.5	30.0	14.28
Miss.....	11,475	34.7	2.1	4.0	31.3	30.0	34.7	-----	11.16
Mo.....	98,363	57.1	(²)	.6	10.3	17.4	14.6	57.1	15.27
Mont.....	7,879	51.7	4.5	-----	23.9	24.4	51.7	-----	12.34
Nebr.....	7,735	60.2	.9	-----	14.1	25.7	60.2	-----	12.65
Nev.....	2,292	93.5	0	-----	.7	5.8	93.5	-----	14.75
N. H.....	12,966	5.2	10.9	-----	35.9	38.8	20.1	5.2	11.14
N. J.....	227,206	76.6	1.4	-----	3.6	10.7	9.1	76.6	16.41
N. Mex.....	923	40.7	5.8	-----	32.3	27.0	40.7	-----	11.66
N. Y.....	642,486	64.1	9.4	-----	-----	23.4	12.5	64.1	16.17
N. C.....	43,048	8.3	1.5	13.1	58.2	20.4	8.3	-----	7.91
N. Dak.....	844	52.5	5.1	-----	24.2	23.3	52.5	-----	12.10
Ohio.....	71,815	65.2	2	-----	5.4	22.9	71.7	-----	14.44
Okla.....	24,181	78.4	2.1	-----	5.6	12.8	81.6	-----	14.69
Oreg.....	9,445	93.8	1.3	-----	(²)	6.2	93.8	-----	14.32
Pa.....	172,449	51.6	9.3	-----	13.3	21.1	14.0	51.6	15.18
R. I.....	69,277	72.9	.1	-----	5.2	11.5	10.4	72.9	16.44
S. C.....	22,312	26.8	4.4	4.4	26.8	42.0	26.8	-----	11.15
S. Dak.....	2,120	17.6	40.3	-----	61.7	20.7	17.6	-----	9.50
Tenn.....	122,703	38.4	6.3	-----	32.1	29.5	38.4	-----	11.45
Tex. ⁴	39,948	53.3	6.0	-----	27.1	19.6	53.3	-----	11.55
Utah.....	10,032	83.4	.4	-----	3.8	5.6	3.5	87.1	18.88
Vt.....	5,480	38.2	1.7	-----	14.7	47.1	38.2	-----	12.29
Va.....	27,842	38.2	3.7	3.7	33.4	24.7	38.2	-----	11.13
Wash.....	14,649	79.6	3.8	-----	8.8	11.6	79.6	-----	13.91
W. Va.....	37,549	42.3	10.0	-----	20.8	23.2	13.7	42.3	14.42
Wis.....	78,388	8.5	3.0	-----	7.0	50.6	29.5	12.9	14.25
Wyo.....	165	35.0	.7	-----	8.0	15.3	26.3	50.4	15.13

¹ Based on payments for full weekly benefit rate only; excludes residual payments and payments reduced because of receipt of benefits under other programs.

² Based on data for 48 States.

³ Data not available.

⁴ Percentages based on data which include payments for "less than total" unemployment.

⁵ Less than 0.05 percent.

⁶ State law provides for 2-week benefit period; data adjusted for comparability with other States.

Table 129.—Benefits: Claims received, weeks compensated, and amount of payments on interstate claims,¹ by State, 1944

State	Agent State		Liable State				
	Number of all continued claims	Percent of all continued claims	Weeks compensated			Benefits paid	
			Number	Percentage change from preceding year	Ratio of liable to agent State ² (per cent)	Amount	Percent of all benefits paid
Total, 1943	3,777,905	10.4	477,926	-70.1	61.1	\$6,778,974	8.5
Total, 1944	528,177	9.6	292,749	-38.7	55.4	4,592,342	7.3
Ala.....	8,949	14.4	3,381	-76.1	37.8	44,074	7.4
Alaska.....	0	0	710	+43.7	-----	10,925	36.7
Ariz.....	7,205	45.6	959	-15.6	13.3	13,561	12.5
Ark.....	19,807	50.1	2,079	-60.2	10.5	26,221	12.9
Calif.....	22,914	3.3	28,444	-32.3	124.1	519,753	5.2
Colo.....	4,518	26.5	1,554	-22.8	34.4	20,543	14.8
Conn.....	3,942	3.8	9,940	-7.4	252.2	189,976	13.7
Del.....	846	14.6	941	-32.3	111.2	15,503	22.4
Dist. of Col.....	7,431	21.4	5,658	-27.1	76.1	100,046	18.0
Fla.....	35,333	39.6	3,567	-43.5	10.1	48,920	7.9
Ga.....	8,735	18.7	2,549	-78.1	26.9	34,860	9.8
Hawaii.....	0	0	291	-45.2	-----	5,625	86.6
Idaho.....	1,462	21.2	273	-55.2	18.7	4,570	8.0
Ill.....	30,782	6.0	24,431	-43.4	79.4	416,256	6.0
Ind.....	7,139	6.0	14,056	-17.1	196.9	237,756	14.1
Iowa.....	4,861	12.5	821	-66.8	16.9	10,998	3.9
Kans.....	10,179	24.1	9,606	-26.6	94.4	133,817	27.5
Ky.....	26,324	25.5	4,241	-41.4	16.1	48,188	7.0
La.....	13,195	18.9	2,700	-49.4	20.5	44,035	7.4
Maine.....	1,831	4.4	1,527	-14.2	83.4	19,694	6.1
Md.....	2,239	4.5	6,628	-13.2	296.0	126,572	16.4
Mass.....	11,033	4.2	6,296	-6.3	57.1	104,686	3.7
Mich.....	7,705	1.9	7,046	-35.7	91.4	134,348	2.2
Minn.....	5,641	9.1	1,023	-58.4	18.1	15,121	2.8
Miss.....	12,183	40.2	1,590	-68.9	13.1	20,035	12.7
Mo.....	32,905	19.6	10,245	-39.6	31.1	152,905	9.6
Mont.....	1,717	14.6	671	-36.2	39.1	8,127	8.4
Nebr.....	1,983	18.8	2,246	-31.9	113.3	31,125	27.6
Nev.....	1,817	56.4	1,054	-3.2	58.0	15,464	43.9
N. H.....	3,672	17.0	1,867	-36.6	50.8	19,745	12.1
N. J.....	13,417	4.2	14,119	-43.8	105.2	223,597	5.6
N. Mex.....	2,335	75.6	228	-66.3	9.8	3,102	28.2
N. Y.....	35,596	4.1	63,958	-38.6	179.7	946,326	8.9
N. C.....	9,928	14.6	3,046	-57.0	30.7	30,675	8.6
N. Dak.....	547	25.9	50	-85.0	9.1	590	4.3
Ohio.....	7,588	6.4	6,006	-29.8	79.2	90,661	8.0
Okla.....	17,292	34.4	2,195	-46.6	12.7	32,705	8.6
Oreg.....	4,895	23.0	2,099	+3.6	42.9	29,666	18.8
Pa.....	27,921	10.0	9,343	-42.1	33.5	144,969	5.5
R. I.....	3,963	4.8	7,643	-33.9	192.9	126,946	10.2
S. C.....	14,214	29.5	811	-60.8	5.7	9,787	3.8
S. Dak.....	3,108	52.6	360	-30.1	11.6	3,730	15.3
Tenn.....	19,904	11.8	8,761	-51.2	44.0	113,466	7.9
Tex.....	47,212	43.1	3,488	-32.9	7.4	46,642	9.7
Utah.....	1,006	8.1	1,562	+15.8	155.3	30,027	15.1
Vt.....	1,515	18.2	213	-50.9	14.1	2,495	3.6
Va.....	4,452	14.4	6,636	-36.6	148.1	92,973	28.5
Wash.....	2,101	8.9	2,299	+98.5	109.4	33,213	12.8
W. Va.....	8,732	13.2	2,822	-43.8	32.3	42,772	6.4
Wis.....	5,840	4.9	852	-64.4	14.6	13,465	1.1
Wyo.....	233	48.6	64	-78.2	27.5	1,086	35.5

¹ Includes claims for partial unemployment for a number of States although such payments not provided in interstate benefit-payment plan.

² Ratio of weeks compensated as liable State to continued claims received as agent State.

³ Excludes Pennsylvania for January and February; data not available.

one during which a claimant earned wages from his regular employer, but, because of curtailed work, his earnings were so small that he was still eligible for a full or reduced benefit payment.

Interstate Claims

Workers who have earned wages in covered employment in one State and become unemployed after moving to another State may file claims for benefits in the latter State under the Interstate Benefit Payment Plan. The State in which the worker files his claim is known as the agent

State while the State to which the claim is forwarded for payment is known as the liable State. Eligibility for benefits is determined by the liable State. If the claimant has satisfied all the eligibility requirements of that State, benefit checks are mailed directly to him and are continued until he becomes reemployed or has exhausted all benefit rights. Although the data on number of weeks of unemployment compensated on interstate claims are classified by agent and by liable State, they have limited value for analysis of population movements, since they apply

only to workers who have earned sufficient wages in covered employment in a State where they formerly worked and have been unemployed in a different State long enough to draw benefits. The data do not reflect migration of farm workers to war-industry areas or new entrants into the labor market who have changed their place of residence in seeking work or migration within States.

Benefit Rates and Duration

Two measures for determining the extent to which a State law provides adequate benefits for its unemployed

Table 130.—*Appealed claims: Source and outcome of cases reviewed by lower appeals authorities and percentage distribution by issue involved, for each State, 1944*

State	Number of cases reviewed						Percentage distribution by issue involved ²								
	Total ¹	Per 1,000 initial determinations	Claimant appeals		Employer appeals		Availability for work	Voluntary leaving	Coverage	Wage credits	Labor dispute	Refusal of suitable work	Misconduct	All other	
			Total	Percent modified in claimant's favor	Total	Percent not modified against claimant's interest									
Total, 1941 (6 months).....	26,646	9.2	24,089	46.3	2,551	58.3	22.5	21.6	12.7	11.7	8.0	7.6	6.6	9.3	
Total, 1942.....	54,797	10.3	49,006	45.6	5,787	57.8	30.7	24.1	5.2	6.4	9.7	9.6	6.6	7.7	
Total, 1943.....	40,424	27.2	37,767	36.8	2,582	54.3	42.1	17.5	3.8	3.9	2.6	18.9	4.0	7.2	
Total, 1944.....	40,860	51.5	37,970	31.6	2,759	62.3	42.0	16.6	1.7	1.3	8.8	20.6	3.9	5.1	
Alabama.....	670	64.4	462	25.3	208	57.7	22.4	47.7	0	0	0	20.3	8.1	1.5	
Alaska.....	0		0		0										
Arizona.....	31	11.9	21	57.1	10	80.0	3.2	54.8	0	0	0	9.7	22.6	9.7	
Arkansas.....	239	43.9	239	38.9	0		56.6	9.6	0	.8	.8	22.6	2.5	7.1	
California.....	3,566	42.0	3,281	41.6	285	80.0	61.5	1.3	.2	.4	.2	33.1	.9	2.4	
Colorado.....	161	46.8	156	57.7	5	100.0	55.9	8.7	0	1.2	0	28.0	3.1	3.1	
Connecticut.....	1,353	39.4	1,218	39.9	135	27.4	65.1	21.1	0	.1	2.1	5.1	6.1	.4	
Delaware.....	89	59.4	87	20.7	2	50.0	23.6	24.7	0	0	0	33.8	15.7	2.2	
District of Columbia.....	24	5.5	24	29.2	0		19.1	35.0	0	1.0	0	35.8	9.1	0	
Florida.....	397	33.7	397	50.9	0		73.9	12.1	.3	0	0	7.6	6.1	0	
Georgia.....	330	45.6	297	40.1	33	51.5									
Hawaii.....	5	29.1	5	0	0										
Idaho.....	36	7.8	6	33.3	0										
Illinois.....	3,435	33.4	3,242	23.7	193	90.7	37.2	18.7	4.8	1.4		29.4	5.2	3.3	
Indiana.....	899	27.7	865	25.5	34	55.9	37.8	17.2	.1	.3	0	36.2	6.5	1.9	
Iowa.....	254	36.0	221	28.1	33	57.6	15.4	55.8	0	.4	0	19.7	7.9	.8	
Kansas.....	287	41.9	277	48.0	10	80.0	63.1	16.7	0	0	0	16.4	3.8	0	
Kentucky.....	429	34.5	292	19.5	137	47.4	29.1	41.2	.5	.5	0	14.5	14.2	0	
Louisiana.....	276	26.4	276	28.3	0		61.7	12.3	.7	1.4	0	19.6	3.6	.7	
Maine.....	132	17.9	123	34.1	9	44.4	37.1	15.2	0	0	0	33.3	11.4	3.0	
Maryland.....	985	79.5	958	45.1	27	51.9	44.9	17.5	0	0	0	27.2	7.6	2.8	
Massachusetts.....	5,214	103.8	5,091	9.6	123	43.9	16.5	10.6	(4)	.1	64.9	5.3	1.6	1.0	
Michigan.....	3,506	45.2	3,091	31.0	415	58.6	43.1	24.6	.3	.7	.9	13.9	9.0	7.5	
Minnesota.....	1,346	109.6	1,305	21.8	41	58.5	9.8	27.0	.5	.9	0	52.5	4.8	4.5	
Mississippi.....	35	10.4	35	42.9	0		51.4	14.3	0	2.9	0	25.7	0	5.7	
Missouri.....	³ 1,544	42.7	1,369	35.7	153	66.7	72.9	14.4	.1	.7	.3	4.7	5.5	1.4	
Montana.....	12	9.5	12	41.7	0										
Nebraska.....	82	38.4	77	22.1	5	20.0	50.1	29.3	0	1.2	0	14.6	2.4	2.4	
Nevada.....	5	8.7	5	0	0										
New Hampshire.....	³ 95	22.1	87	34.5	8	62.5	30.5	28.4	0	0	1.1	34.7	5.3	0	
New Jersey.....	2,002	34.0	1,907	48.2	95	50.5	79.2	6.0	.4	.1	0	7.4	1.5	5.4	
New Mexico.....	8	25.8	8	12.5	0										
New York.....	4,547	27.6	4,544	42.0	3	100.0	29.7	5.5	10.2	5.5	.6	30.3	.6	17.6	
North Carolina.....	³ 565	40.2	418	25.6	38	65.8	71.1	11.9	0	.2	.2	11.3	3.9	1.4	
North Dakota.....	0		0		0										
Ohio.....	³ 1,589	41.8	1,486	22.7	103	68.0	51.8	9.3	0	2.6	.6	24.8	2.3	8.6	
Oklahoma.....	³ 798	100.7	793	34.3	5	60.0	92.6	2.0	.1	.1	.4	3.5	.9	.4	
Oregon.....	87	16.9	83	43.4	4	100.0	80.5	2.3	0	0	0	13.8	1.1	2.3	
Pennsylvania.....	2,326	45.5	1,955	28.4	371	71.2	19.6	38.9	.2	2.6	4.3	25.2	0	9.2	
Rhode Island.....	456	24.1	456	28.7	0		69.8	10.5	0	0	0	16.4	.9	2.4	
South Carolina.....	339	31.9	265	40.8	74	28.4	42.7	20.4	0	.3	0	15.0	19.5	2.1	
South Dakota.....	16	26.3	14	14.3	2	0									
Tennessee.....	553	24.2	538	33.8	15	40.0	82.6	6.5	.9	1.4	0	4.7	3.4	.5	
Texas.....	662	72.0	627	38.6	35	74.3	26.0	55.6	0	.2	0	7.6	7.7	2.9	
Utah.....	42	16.2	42	40.5	0		23.8	2.4	2.4	0	0	66.6	2.4	2.4	
Vermont.....	10	11.1	9	33.3	1	100.0									
Virginia.....	³ 206	29.2	205	36.1	1	0	68.4	5.8	0	0	0	23.8	1.0	1.0	
Washington.....	³ 523	67.7	515	32.0	8	62.5	39.9	30.0	.4	2.9	0	22.4	1.3	3.1	
West Virginia.....	³ 557	45.3	437	50.8	120	70.8	18.5	34.7	0	.7	.7	28.7	8.8	7.9	
Wisconsin.....	151	6.3	133	23.3	18	44.4	6.6	16.6	0	0	0	51.6	14.6	10.6	
Wyoming.....	16	69.3	16	50.0	0										

¹ Includes cases reviewed on motion of lower appeals authority. Total number of claimants involved in 1941 was 34,111; 1942, 59,872; 1943, 41,204; 1944, 42,096.

² Not computed for States with fewer than 25 cases.

³ Number of claimants involved in Idaho was 8; Missouri, 1,954; New Hamp-

shire, 101; North Carolina, 590; Ohio, 1,614; Oklahoma, 826; Virginia, 302; Washington, 750; West Virginia, 974. In all other States, number involved equaled number of cases.

⁴ Less than 0.05 percent.

workers are the amount of the weekly benefit payment and the duration of benefits. From the State distribution of 1944 payments by size of weekly checks for total unemployment shown in table 128, State-to-State comparisons may be made of the weekly benefits paid to claimants whose benefits were not reduced because of earnings. Increases in the percentage of payments made at the higher benefit rates may be due to either greater base-period earnings among covered workers or amendments to State laws liberalizing the benefit formula, or both. For measuring adequacy, the most significant figures in the duration data are those which show the actual duration for claimants who have exhausted their benefit rights, since presumably these individuals are in need of and would have received benefits for a longer period if the benefit formula were more "liberal." (See table 117.)

Appeals

All State laws give workers and employers who may disagree with

benefit determinations an opportunity for a fair hearing before an impartial tribunal. The lower appeals bodies are composed of a referee, or a board consisting of a salaried referee and one representative each of employers and employees, or some combination or variant of these types of organizations. All but 5 States¹ have a higher appeals tribunal also—either the head of the agency itself or an independent board of review—to hear appeals from decisions of the lower tribunal. If any party remains unconvinced by the final decision of the appeals authority, he may carry his appeal to the courts.

On certain issues, especially labor disputes, many State laws empower the deputy of the agency to refer facts directly to the lower or higher appeals authority, which then makes an initial determination. The tabulations shown in this volume, however, deal only with review cases which arise when a lower appeals

authority reviews deputy determinations or amended determinations prepared by an adjustment section, or when a higher authority reviews decisions of the deputy or the lower appeals authority. Tables 130 and 131 show for each of the two levels of appeals authority a distribution of the number of cases, by issue involved, and the source and outcome of the appeal.

Financial Data

The Federal Unemployment Tax Act requires a subject employer to pay to the Federal Government 3 percent of the wages he has paid in covered employment. Since January 1940 taxes are paid only on the first \$3,000 a year in wages paid to any one worker. An employer who has paid contributions under a State unemployment compensation law, however, may credit such contributions toward the Federal tax up to a maximum of 90 percent of the Federal tax. He may also obtain credit, up to this maximum, for the amount by

¹ Connecticut, Hawaii, Massachusetts, Nebraska, New Hampshire.

Table 131.—*Appealed claims: Source and outcome of cases reviewed by higher appeals authorities and percentage distribution by issue involved, for selected States, 1944*

State	Number of cases reviewed ²						Percentage distribution by issue involved ²									
	Total ¹	Number of cases per 100 reviewed by lower appeals authorities	Claimant appeals		Employer appeals		Availability for work	Voluntary leaving	Coverage	Wage credits	Labor dispute	Refusal of suitable work	Misconduct	All other		
			Total	Percent modified in claimant's favor	Total	Percent not modified against claimant's interest										
Total, 1941 (6 months).....	2,442	9.2	1,442	27.5	707	72.4	23.0	12.8	22.8	8.2	6.6	6.9	4.7	15.0		
Total, 1942.....	7,228	13.2	4,561	33.3	2,118	56.1	29.0	16.6	11.1	4.9	13.4	9.1	4.2	11.7		
Total, 1943.....	7,192	17.8	5,369	26.0	1,062	67.3	44.4	14.6	6.8	3.5	1.3	16.0	2.6	10.8		
Total, 1944.....	5,905	14.5	4,761	24.8	574	74.2	37.6	13.2	2.7	1.5	6.8	25.9	2.9	9.4		
Alabama.....	159	23.7	131	22.1	24	54.2	61.0	25.8	0	.6	0	8.2	.6	3.8		
Arkansas.....	38	15.9	33	21.2	1	100.0	55.2	13.2	0	0	0	31.6	0	0		
California.....	763	21.4	746	26.0	17	82.4	20.3	1.4	.3	.8	36.6	32.4	.5	7.7		
Florida.....	³ 28	7.1	21	33.3	3	100.0	21.4	28.6	0	3.6	3.6	39.2	3.6	0		
Georgia.....	47	14.2	45	24.4	2	100.0	78.7	2.1	0	0	0	6.4	12.8	0		
Illinois.....	843	24.5	750	32.1	93	81.7	44.4	11.2	7.4	1.4	0	30.1	4.4	1.1		
Indiana.....	27	3.0	24	37.5	3	33.3	40.7	14.8	0	0	0	33.3	11.1	0		
Iowa.....	42	16.5	16	31.3	26	100.0	11.9	76.2	0	0	0	9.5	2.4	0		
Kentucky.....	60	14.0	33	9.1	27	44.4	30.1	23.3	0	0	0	23.3	23.3	0		
Louisiana.....	31	11.2	31	12.9	0	0	77.5	3.2	0	0	0	16.1	0	3.2		
Maryland.....	172	17.5	167	50.9	5	60.0	61.0	12.2	0	.6	0	14.0	7.0	5.2		
Michigan.....	343	9.8	275	12.0	34	79.4	38.3	33.8	2.9	.3	.3	9.6	9.6	5.2		
Minnesota.....	175	13.0	162	9.3	13	92.3	10.9	24.0	0	0	0	52.0	8.0	5.1		
Missouri.....	53	3.4	21	28.6	14	50.0	54.7	3.8	7.5	11.3	0	18.9	1.9	1.9		
New Jersey.....	429	21.4	343	48.1	25	72.0	68.9	3.7	.7	0	0	5.8	.9	20.0		
New York.....	³ 1,005	22.1	749	26.7	50	70.0	25.4	4.3	7.6	3.1	0	37.4	.3	21.9		
North Carolina.....	³ 89	15.8	66	27.3	6	66.7	52.9	10.1	0	0	4.5	14.6	2.2	15.7		
Ohio.....	296	18.6	233	9.9	61	93.4	43.6	9.8	0	6.8	4.7	23.6	1.4	10.1		
Oklahoma.....	³ 96	12.0	92	21.7	3	66.7	79.3	1.0	0	1.0	13.5	0	0	5.2		
Pennsylvania.....	622	26.7	394	24.4	76	64.5	19.5	28.5	.3	.8	14.1	29.1	0	7.7		
Rhode Island.....	54	11.8	54	33.3	0	0	72.2	11.1	0	0	0	16.7	0	0		
South Carolina.....	³ 34	10.0	21	19.0	10	70.0	61.8	11.8	0	0	2.9	17.6	5.9	0		
Tennessee.....	93	16.8	81	33.3	1	100.0	89.2	3.2	0	0	0	3.2	2.2	2.2		
Texas.....	32	4.8	25	56.0	5	80.0	40.6	40.6	3.1	0	0	6.3	9.4	0		
Washington.....	80	15.3	73	6.8	6	100.0	43.7	23.7	0	1.3	0	17.5	1.3	12.5		
West Virginia.....	³ 133	23.9	70	34.3	55	72.7	14.3	34.5	0	1.5	2.3	23.3	8.3	15.8		
Wisconsin.....	70	46.4	27	0	8	62.5	7.1	11.4	0	0	0	67.2	8.6	5.7		

¹ Includes cases appealed by initial authority and cases reviewed on motion of higher appeals authority. Total number of claimants involved in 1941 was 7,441; 1942, 21,155; 1943, 9,135; 1944, 6,992.

² Data for 46 States with higher appeals authorities; 19 of these States had less than 25 cases each and are not shown separately. Connecticut, Hawaii, Massachusetts, Nebraska, and New Hampshire have only 1 appeals authority.

³ Number of claimants involved in Florida was 43; New York, 1,088; North Carolina, 338; Oklahoma, 422; South Carolina, 357; Virginia, 104; West Virginia, 169. In all other States, number involved equaled number of cases.

⁴ Excludes 42 labor-dispute cases handled by State director of labor.

which his contributions to the State fund have been reduced because of the operation of an experience-rating plan which meets the requirements of the Federal act.

All State unemployment compensation laws are financed by requiring subject employers to pay contribu-

tions on the wages of covered workers. Four States^a also require contributions from workers. The standard tax rate, which applies to all employers except those whose rates are

^a Alabama, California, New Jersey, Rhode Island.

modified by the experience-rating provisions, is 2.7 percent in all States but Michigan, where it is 3.0 percent. Under experience rating, individual employer contribution rates may be varied from the standard rate on the basis of the employer's experience with the risk of unemploy-

Table 132.—Contributions: Amount and relation to benefits paid, by State, 1944 and cumulative through 1944

[Amounts in thousands]

State	Month and year benefits first payable	Contributions collected ¹		Interest credited ²		Benefits paid ³		Ratio of benefits to collections (percent)		Funds available for benefits ⁴ end of year ⁴			
		1944	Cumulative through 1944	1944	Cumulative through 1944	1944	Cumulative through 1944	1944	Cumulative through 1944	1944		Percent of taxable wages in year	
										Amount	Percent of workers who could receive benefits for maximum duration	1944	1940
Total		\$1,317,050	\$7,837,251	\$102,007	\$409,039	\$62,385	\$2,174,363	4.7	27.7	\$6,071,927	71.1	10.0	6.0
Alabama	Jan. 1938	11,647	81,326	1,019	4,014	591	25,720	5.1	31.6	59,620	59.7	8.7	6.3
Alaska	Jan. 1939	2,301	8,002	104	320	30	1,370	1.3	17.1	6,952	116.7	9.7	5.1
Arizona	Jan. 1938	3,879	21,861	276	920	108	6,242	2.8	28.6	16,539	98.5	9.8	4.1
Arkansas	Jan. 1939	5,162	31,921	422	1,618	203	8,628	3.9	27.0	24,911	73.9	10.2	5.5
California	Jan. 1938	170,345	820,292	10,193	37,409	9,920	233,559	5.8	28.5	624,141	72.1	11.8	7.7
Colorado	Jan. 1939	5,028	38,999	524	2,331	136	10,981	2.7	28.2	30,349	90.3	10.9	6.0
Connecticut	Jan. 1938	31,152	175,656	2,632	9,844	1,376	30,288	4.4	17.2	155,213	73.4	10.9	5.7
Delaware	Jan. 1939	1,207	15,372	248	1,256	69	2,778	5.7	18.1	13,849	46.0	8.3	8.1
District of Columbia	Jan. 1938	1,622	47,304	765	3,803	547	9,494	33.7	20.1	41,614	62.1	13.4	8.7
Florida	Jan. 1939	14,244	65,706	748	2,780	594	21,548	4.2	32.8	46,938	72.6	8.4	4.9
Georgia	do	14,941	80,421	1,152	4,814	356	16,496	2.4	20.5	68,740	69.8	9.3	7.9
Hawaii	do	1,745	15,821	285	1,262	6	915	.4	5.8	16,168	56.2	11.1	9.5
Idaho	Sept. 1938	2,864	18,884	210	757	56	7,060	1.9	37.4	12,581	76.3	11.0	3.7
Illinois	July 1939	80,003	572,015	8,010	37,077	6,972	143,826	8.7	25.1	465,266	59.6	9.9	7.6
Indiana	Apr. 1938	36,387	207,072	2,728	10,699	1,683	55,761	4.6	26.9	162,010	65.1	8.7	5.4
Iowa	July 1938	12,457	66,706	873	3,645	280	17,200	2.2	25.8	53,151	95.7	10.5	6.0
Kansas	Jan. 1939	11,622	52,675	768	3,035	485	9,223	4.2	17.5	46,487	85.9	8.4	8.1
Kentucky	do	12,337	87,877	1,333	6,137	684	16,319	5.5	18.5	77,795	115.9	13.7	11.2
Louisiana	Jan. 1938	18,952	92,272	1,060	3,982	587	30,708	3.1	33.3	65,546	63.8	9.5	5.8
Maine	do	7,840	44,541	523	1,564	320	14,503	4.1	32.6	31,602	94.5	9.4	2.7
Maryland	do	25,123	137,477	1,853	6,040	765	32,950	3.0	24.0	110,557	58.2	10.1	4.5
Massachusetts	do	28,043	295,544	3,517	16,888	2,770	112,103	9.9	37.9	200,328	44.8	7.8	5.6
Michigan	July 1938	53,576	411,219	4,439	17,610	6,164	169,880	11.5	41.3	258,949	43.0	6.7	3.9
Minnesota	Jan. 1938	19,574	109,729	1,213	4,926	527	40,073	2.7	36.5	74,582	67.8	8.8	5.2
Mississippi	Apr. 1938	5,886	28,639	337	1,162	158	8,873	2.7	31.0	20,928	81.6	9.8	4.0
Missouri	Jan. 1939	27,490	158,649	2,374	11,029	1,576	30,173	5.7	19.0	139,505	84.9	10.6	7.9
Montana	July 1939	3,526	22,355	260	1,120	97	7,891	2.7	35.3	15,584	109.2	12.1	5.4
Nebraska	Jan. 1939	4,744	26,895	386	1,753	111	5,744	2.3	21.4	22,904	86.3	8.9	7.8
Nevada	do	2,127	11,478	147	441	35	3,103	1.7	27.0	8,815	106.6	12.5	3.4
New Hampshire	Jan. 1938	3,333	27,017	336	1,446	162	8,929	4.9	33.1	19,533	90.6	11.1	5.4
New Jersey	Jan. 1939	83,188	441,267	6,614	27,011	3,948	72,998	4.7	16.5	395,280	109.3	14.1	9.6
New Mexico	Dec. 1938	1,783	11,647	143	609	11	3,771	.6	32.4	8,485	79.0	9.7	4.8
New York	Jan. 1938	226,672	1,217,008	13,684	50,977	10,401	427,609	4.6	35.1	840,376	64.6	10.3	4.3
North Carolina	do	19,410	110,029	1,537	5,672	356	24,674	1.8	22.4	91,026	91.5	12.0	5.9
North Dakota	Jan. 1939	775	6,203	77	398	14	2,093	1.8	33.7	4,509	74.9	10.0	6.8
Ohio	do	79,151	469,174	7,187	32,784	1,073	77,365	1.4	16.5	424,593	82.3	9.4	7.6
Oklahoma	Dec. 1938	7,755	53,228	726	3,391	379	14,368	4.9	27.0	42,250	68.7	8.6	7.5
Oregon	Jan. 1938	16,346	77,214	1,006	3,134	156	18,776	1.0	24.3	61,571	122.5	8.6	4.1
Pennsylvania	do	85,118	743,764	9,844	35,348	2,511	215,858	3.0	29.0	563,254	83.5	11.0	4.4
Rhode Island	do	14,792	93,136	1,056	3,661	1,227	33,745	8.3	36.2	63,052	112.8	13.7	4.9
South Carolina	July 1938	6,254	41,023	578	2,531	255	9,580	4.1	23.4	33,974	73.2	10.1	6.4
South Dakota	Jan. 1939	608	6,690	105	562	24	1,383	4.0	20.7	5,869	108.7	10.6	8.1
Tennessee	Jan. 1938	22,298	96,704	1,115	3,783	1,432	30,794	6.4	31.8	69,692	76.7	8.4	4.9
Texas	do	25,128	168,350	2,363	10,658	462	40,864	1.8	24.3	138,144	73.2	7.3	6.6
Utah	do	5,470	29,407	365	1,160	198	8,575	3.6	29.2	21,992	57.4	11.7	3.9
Vermont	do	2,183	13,438	185	740	70	3,260	3.2	24.3	10,918	85.4	10.6	5.6
Virginia	do	9,314	76,133	992	4,270	323	22,868	3.5	30.0	57,534	70.8	8.1	5.2
Washington	Jan. 1939	36,546	143,137	2,018	6,416	256	24,168	.7	16.9	125,386	96.0	9.4	5.6
West Virginia	Jan. 1938	11,689	85,036	1,052	4,086	668	27,103	5.7	31.9	62,019	76.3	8.9	5.2
Wisconsin	July 1936	42,066	170,973	2,505	11,660	1,249	28,781	3.0	16.8	153,851	81.2	11.1	8.8
Wyoming	Jan. 1939	1,346	9,865	118	509	3	3,391	.2	34.4	6,983	91.7	9.2	4.9

¹ Contributions, penalties, and interest from employers, and contributions from employees; includes refunds of \$40,562,000 deposited June 30, 1938, by Federal Government in unemployment trust fund accounts of 15 States, collected on pay rolls for 1936 under title IX of Social Security Act; excludes contributions through June 1939 from railroads and other groups subject thereafter to Railroad Unemployment Insurance Act. Adjusted for refunds of contributions and for dishonored contribution checks. 1944 standard contribution rates (percent of taxable wages) were: for employers, 2.7 percent except in Michigan where rate was 3.0 percent; for employees, 1.0 percent in Alabama, California,

and New Jersey, and 0.5 percent in Rhode Island. Experience rating, resulting in modified employer contribution rates, effective in 42 States in 1944. (See table 133.)

² Earnings of funds in State accounts in Federal unemployment trust fund. Adjusted for voided benefit checks; cumulative amounts include benefits paid through June 1939 to employees of railroads and other groups subject thereafter to Railroad Unemployment Insurance Act.

³ Sum of balances in State clearing accounts, benefit-payment accounts, and State accounts in Federal unemployment trust fund.

ment. In Alabama the employee's rate also varies on the basis of the employer's contribution rate. Provisions for increased or additional "war-risk" contributions from employers with abnormally increased pay rolls were effective in ten States

during 1944.⁹

The data presented in table 132 under the heading "contributions col-

⁹ Alabama, Florida, Illinois, Iowa, Maryland, Minnesota, Missouri, Ohio, Oklahoma, Wisconsin. Wisconsin also levied a postwar reserve contribution on all subject employers.

lected" include both employer and employee contributions paid to the State fund, but exclude employer taxes paid to the Federal Government under the Federal Unemployment Tax Act, which appear in table 27. In States where experience-rating

Table 133.—Contributions: Effect of experience rating on revenues, by State, 1941-44

State	Date experience rating became effective	Maximum rate	Minimum rate	Percent of rated accounts with reduced rates				Average employer contribution rate ¹				Reduction in revenue ²							
												Amount (in thousands)				Percent			
				1944	1943	1942	1941	1944	1943	1942	1941	1944	1943	1942	1941	1944	1943	1942	1941
Total.....								1.8	2.03	2.18	2.58	\$569,115	\$406,095	\$268,540	\$54,123	35	25	20	5
Total, States with experience rating ³				84.5	74.7	67.4	54.9	1.6	1.77	1.81	2.17	569,115	406,095	268,540	54,123	42	35	34	20
Ala. ⁴	Apr. 1941	2.7	0.5	99.2	95.2	87.1	79.4	1.0	1.25	1.59	2.08	\$ 11,694	\$ 9,475	\$ 6,702	\$ 2,559	63	54	41	23
Ariz.	Jan. 1942	3.6	1.0	71.5	55.7	42.7		2.1	2.33	2.51		1,012	671	298		22	14	7	
Ark.	Apr. 1942	2.7	1.0	79.8	70.4	51.5		2.0	2.16	2.47		1,715	1,352	603		26	20	9	
Calif.	Jan. 1941	2.7	1.0	50.8	37.0	29.6	28.0	2.1	2.28	2.45	2.48	31,770	21,412	9,785	5,912	22	16	9	8
Colo. ⁵	Jan. 1942	3.6	.9	81.7	72.1	67.9		1.8	1.92	1.98		2,500	2,334	2,195		33	29	26	
Conn.	Apr. 1941	2.7	1.5	84.8	85.5	84.8	88.3	2.1	2.08	2.09	2.29	8,544	9,154	8,120	4,078	22	23	23	15
Del.	Jan. 1942	3.0	.5	98.6	96.8	95.2		.7	.80	.98		3,321	3,168	2,400		74	70	64	
Dist. of Col.	July 1943	2.7	.1	91.6	90.0			.4	1.71			7,162	3,059			85	37		
Fla. ⁶	Jan. 1942	2.7	1.7	84.5	70.9	68.5		2.1	2.24	2.27		3,369	2,632	1,797		22	17	16	
Ga.	do	2.7	1.0	86.5	80.4	80.3		2.0	2.11	2.07		5,152	3,999	3,423		26	22	23	
Hawaii	Apr. 1941	2.7	0	97.8	97.6	97.5	70.3	1.4	1.38	1.54	1.65	1,895	2,006	2,035	1,179	48	49	43	39
Idaho	July 1943	2.7	1.5	47.8	65.6			2.4	2.52			343	215			11	7		
Ill. ⁴	Jan. 1943	3.6	.5	83.8	80.2			1.2	1.36			70,675	57,695			56	50		
Ind. ⁷	Jan. 1940	2.7	1.35	82.8	66.0	57.4	36.6	1.8	1.97	1.91	2.29	16,815	13,475	11,899	4,733	33	27	29	15
Iowa ⁸	Jan. 1942	3.6	.9	82.6	72.6	65.9		1.7	1.92	1.85		5,079	3,786	3,535		37	29	31	
Kans.	Jan. 1941	2.7	.9	83.8	72.0	42.3	49.1	2.1	2.09	2.20	2.07	3,325	3,270	2,069	1,433	22	23	19	23
Ky. ⁹	do	2.7	1.1	77.1	72.7	36.6	16.4	2.0	2.18	2.32	2.68	3,961	2,685	1,731	12 73	26	19	14	1
Maine	July 1943	2.7	1.5	71.9	78.2			2.3	2.50			1,349	713			15	7		
Md. ⁴	do	2.7	.9	92.4	84.5			1.6	2.01			12,026	7,799			41	26		
Mass.	Jan. 1942	2.7	.5	91.5	79.5	75.1		.9	1.28	1.52		46,044	35,781	25,630		67	53	44	
Mich. ¹⁴	do	4.0	1.0	94.5	88.9	87.5		1.2	1.60	1.69		69,054	55,216	39,338		60	47	44	
Minn. ⁴	Jan. 1941	3.25	.5	77.1	77.3	57.3	59.6	1.6	1.56	1.95	2.05	9,305	9,296	5,116	3,489	41	42	28	24
Mo. ¹⁵	Jan. 1942	4.1	0	84.6	81.6	81.5		1.6	1.57	1.52		14,457	14,241	12,868		41	42	44	
Nebr. ⁷	Jan. 1940	2.7	1.7	84.4	66.6	63.6	51.8	1.8	2.02	1.56	1.38	2,316	1,739	2,412	1,795	33	25	42	49
N. H.	Jan. 1941	2.7	.5	76.2	66.9	61.2	46.5	1.8	2.21	2.38	2.54	1,589	834	529	235	33	18	12	6
N. J.	Jan. 1942	3.6	.9	75.3	68.1	70.5		1.9	1.87	1.64		22,468	22,908	24,679		30	31	39	
N. Mex.	do	3.6	.9	72.7	60.6	58.0		2.0	2.17	2.17		612	449	409		26	20	19	
N. C. ⁷	Jan. 1943	2.7	.27	53.0	24.6			2.4	2.65			2,276	372			11	2		
N. Dak.	Jan. 1942	2.7	1.0	82.8	74.7	67.7		1.7	1.85	1.95		451	342	273		37	31	28	
Ohio ¹⁷	do	3.0	1.7	95.9	92.7	90.2		1.5	1.48	1.25		54,264	52,447	51,812		44	45	54	
Okla. ⁴	do	2.7	.5	91.4	80.1	75.3		1.4	1.58	1.69		6,370	5,400	3,866		48	42	37	
Oreg.	July 1941	2.0	1.0	74.1	60.7	45.3	33.7	2.2	2.31	2.41	2.65	3,600	2,822	1,591	165	19	14	11	2
Pa.	Jan. 1944	2.7	1.0	98.1				1.2				77,141				56			
S. C. ⁷	Jan. 1942	3.6	.9	83.2	75.7	68.0		1.8	1.75	1.98		3,020	3,125	2,254		33	35	27	
S. Dak. ⁷	Jan. 1940	2.7	1.0	72.3	72.4	59.1	36.3	.9	1.16	1.57	1.65	994	815	639	450	67	57	42	39
Tenn.	July 1944	3.3	1.0	73.3				2.6				829				4			
Tex.	Jan. 1941	2.7	.5	97.8	94.1	87.0	80.7	1.2	1.42	1.56	1.60	28,298	23,015	16,023	11,224	56	47	42	41
Vt.	do	2.7	1.5	77.5	54.0	50.5	34.8	2.0	2.38	2.10	2.46	718	320	536	177	26	12	22	9
Va.	do	2.7	1.0	98.3	92.6	88.4	90.0	1.2	1.41	1.59	1.75	10,709	9,595	8,232	5,272	56	48	41	35
W. Va.	do	2.7	.9	91.3	85.6	64.6	53.8	1.7	1.76	2.14	2.42	6,941	6,205	3,306	1,374	37	35	21	10
Wis. ¹⁸	Jan. 1938	4.0	0	75.2	66.8	64.8	65.1	1.6	1.79	1.55	1.49	15,196	11,729	12,408	9,975	41	34	43	45
Wyo.	Jan. 1942	3.5	.5	82.5	65.6	39.2		1.7	1.93	2.66		756	534	27		37	29	2	

¹ For 1944, preliminary estimates (1944 contribution rates weighted by amount of 1943 pay roll of employers assigned specified 1944 rates); for 1941-43, reported contributions due as percent of taxable wages. Adjusted to calendar-year basis for States with rates effective April 1 or July 1. Excludes employee contributions, voluntary contributions from employers, and special war-risk contributions (see footnotes 4 and 7, and footnote 1, table 132). Rates for 1944 and 1943 may be substantially higher in States with war-risk contribution provisions.

² For 1944, based on estimated 1944 contribution rates and taxable pay roll; for 1941-43, represents difference between estimated yield at standard rate (2.7 percent, except in Michigan where it is 3.0 percent) and actual contributions due. No allowance made for additional revenue collected under provisions for employee contributions, voluntary contributions from employers, and special war-risk contributions. See footnotes 4 and 7, and footnote 1, table 132.

³ 42 States in 1944, 40 in 1943, 34 in 1942, 17 in 1941.

⁴ War-risk contributions provided under State law excluded. Provisions effective in Minnesota and Oklahoma on Jan. 1, 1943; in Alabama, on Apr. 1, 1943; in Florida, Illinois, Iowa, Maryland, Missouri, and Wisconsin, on July 1, 1943; and in Ohio, on Jan. 1, 1944. Special postwar reserve tax on all subject employers in Wisconsin also excluded.

⁵ Additional reductions of \$4.5 million (estimated) in 1944, \$3.9 million in 1943, \$3.0 million in 1942, and \$1.2 million in 1941 resulted from reduction in average employee contribution rate from standard rate of 1.0 percent to 0.3 percent in 1944, 0.4 percent in 1943, 0.5 percent in 1942, 0.7 percent in 1941.

⁶ Reduced from 4.0 percent to 2.7 percent, effective Mar. 2, 1943, on wages on and after Jan. 1, 1943.

⁷ Voluntary contributions permitted under State law excluded.

⁸ Based on average annual pay roll for 1941-43.

⁹ Reduced from 4.0 percent to 3.0 percent, effective Mar. 12, 1943.

¹⁰ If, as of Dec. 31, 1944, or end of any calendar year thereafter, amount of benefits paid from an employer's reserve account exceeds total contributions, rate for next succeeding calendar year is 3.7 percent.

¹¹ Since first 0.3 percent is withheld from credit to employer's reserve account for administrative purposes, employers assigned zero rate actually contributing 0.3 percent for this purpose, effective from Apr. 1, 1944, to end of tax-paying period in which the total so withheld reaches \$1,260,000.

¹² Additional but insignificant reductions in 1942 and 1941 resulted from reductions in average employee contribution rates. Employee contributions suspended July 1, 1942.

¹³ Estimated.

¹⁴ Standard rate is 3.0 percent; in all other States, 2.7 percent.

¹⁵ Maximum rate assigned for 1944 is 2.75 percent.

¹⁶ Maximum rate assigned for 1944 is 3.6 percent.

¹⁷ By regulation.

¹⁸ If balance in fund as of January 1 of any calendar year is less than amount of benefits paid out during 2 preceding calendar years, rates are to be increased by 0.5 percent.

¹⁹ 4.0 percent for 1942 and after 1944.

²⁰ Maximum rate assigned for 1944 is 2.7 percent.

²¹ Based on data which exclude 1,980 rated accounts of employers who had insufficient experience to be eligible for rate reduction and were assigned either standard or increased rate.

²² Reduced from 4.0 percent to 2.7 percent, effective May 15, 1943.

²³ Maximum and minimum rates assigned for 1944 are 3.3 percent and 1.0 percent, respectively.

provisions have resulted in reduced rates for a substantial number of employers, total contributions may decrease from one year to another despite increases in the amount of taxable wages.

One simple measure which summarizes the financial operations of a State system during a given period is the ratio of benefits paid to contributions collected during the period (table 132). This ratio represents the amount of benefits paid as a percent of contributions received. During a period of expanding employment, the percentage declines and the total

amount of funds available for benefits accordingly increases. A percentage greater than 100 for a State indicates it has been necessary for the State to draw from its reserve fund to meet benefit obligations. In using these data for comparisons among States and among years within a State, however, the following factors should be taken into consideration: employee contribution rates, changes in tax rates due to experience rating or special war-risk contributions, differences in benefit formulas, the varying risks of unemployment among the States, and

the period during which a State program has been in full operation.

Employment and Wages

Information on monthly employment and quarterly wages of workers covered by State unemployment compensation laws is included in the compulsory contribution reports submitted by employers to State employment security agencies. From 1938 through 1941, all State agencies were required to submit an annual report to the Bureau of Employment Security showing the monthly employment

Table 134.—Contributions: Percentage distribution of active accounts eligible for modified rates, by type of experience-rating plan, employer contribution rate,¹ and State, rate years beginning in 1944

Type of plan and State ²	Total number of active accounts ³	Active accounts eligible for rate modification											
		Number	Percent of all active accounts	Percentage distribution by employer contribution rate									
				Rate below standard ⁴	Stand-ard rate ⁴	Rate above stand-ard ⁴	Rate in specified interval						
							0.0	0.1-0.9	1.0-1.8	1.9-2.6	2.7 ⁴	2.75-3.6	3.7-4.0
Total, 42 States.....	664,542	⁵ 421,921	63.5	84.5	12.2	3.3	2.0	26.8	46.7	⁶ 9.0	12.2	⁷ 3.1	0.2
Reserve-ratio plan.....	295,375	207,245	70.2	76.7	21.1	2.2	3.9	26.6	35.1	11.1	21.1	2.1	.1
Arizona.....	4,226	2,653	62.8	71.5	22.0	6.5			44.9	26.6	22.0	6.5	
Arkansas.....	18,143	9,572	52.8	79.8	20.2				51.8	28.0	20.2		
California.....	50,616	32,147	63.5	50.8	49.2				32.7	18.1	49.2		
Colorado.....	3,820	3,017	79.0	81.6	13.5	4.9		55.1	26.5		13.5	4.9	
District of Columbia.....	15,920	10,684	67.1	91.6	8.4			88.7	2.2	.7	8.4		
Georgia.....	8,594	5,620	65.4	86.5	13.5				66.6	19.9	13.5		
Hawaii.....	5,628	2,914	51.8	97.8	2.2		34.8	34.1	25.9	3.0	2.2		
Idaho.....	7,928	6,850	86.4	47.8	52.2				7.9	39.9	52.2		
Indiana.....	11,357	9,054	79.7	82.8	17.2				57.5	25.3	17.2		
Iowa ⁸	7,498	5,809	77.5	82.7	11.1	6.2			54.7	28.0	11.1	6.2	
Kansas.....	5,130	3,548	69.2	83.8	16.2				48.0	35.8	16.2		
Kentucky.....	8,576	5,373	62.7	77.1	22.9		21.2		55.9		22.9		
Maine.....	3,433	2,878	83.8	71.9	28.1				53.4	18.5	28.1		
Missouri ⁸	13,398	8,859	66.1	84.6	9.9	5.5	9.2	51.3	24.1		9.9	5.5	
Nebraska.....	4,073	3,279	80.5	84.4	15.6			55.1	14.6	14.7	15.6		
New Hampshire.....	3,899	3,014	77.3	76.2	23.8			19.6	50.1	6.5	23.8		
New Jersey.....	18,650	14,250	76.4	75.4	18.0	6.6		44.9	30.5		18.0	6.6	
New Mexico.....	5,523	3,067	55.5	72.7	20.5	6.8		41.9	30.8		20.5	6.8	
North Carolina.....	7,938	6,673	84.1	53.0	47.0			1.6	23.9	27.5	47.0		
North Dakota.....	1,452	1,024	70.5	82.8	17.2				57.9	24.9	17.2		
Ohio ⁸	50,245	36,778	73.2	95.9	1.8	2.3		41.7	44.1	10.1	1.8	2.3	
Oregon.....	9,457	6,829	72.2	74.1	25.9	0			47.6	26.5	25.9	0	0
South Carolina.....	4,318	2,743	63.5	83.1	13.6	3.3		49.2	33.9		13.6	3.3	
Tennessee.....	7,165	⁹ 5,185	72.4	73.3	9.1	17.6			58.9	14.4	9.1	17.6	
West Virginia.....	4,347	3,112	71.6	91.3	8.7			49.4	34.2	7.7	8.7		
Wisconsin ⁸	14,041	12,313	87.7	75.2	21.5	3.3	41.6		33.6		21.5	1.1	2.2
Benefit-wage-ratio plan.....	285,581	157,092	55.0	94.7	2.8	2.5			28.3	61.3	5.1	2.8	
Alabama ⁸	6,753	4,259	63.1	99.2	.8				78.0	19.7	1.5	.8	
Delaware.....	4,790	3,729	77.8	98.6		1.4			89.6	7.3	1.7		1.4
Illinois ⁸	39,717	23,714	59.7	83.8		16.2			42.4	29.5	11.9		16.2
Massachusetts.....	71,632	25,855	36.1	91.5	8.5				60.9	23.6	7.0	8.5	
Oklahoma ⁸	6,514	4,710	72.3	91.4	8.6				44.6	36.7	10.1	8.6	
Pennsylvania.....	129,491	75,657	58.4	98.1	1.9					95.0	3.1	1.9	
Texas.....	18,264	12,825	70.2	97.8	2.2				77.6	18.1	2.1	2.2	
Virginia.....	8,420	6,333	75.2	98.3	1.7					96.5	1.8	1.7	
Benefit-ratio plan.....	67,020	⁵ 45,757	68.3	85.3	2.5	12.2		28.2	46.6	⁶ 10.5	2.5	⁷ 11.0	1.2
Florida ⁸	7,483	4,556	60.9	84.5	15.5				79.4	5.1	15.5		
Maryland ⁸	12,836	⁵ 5,605	43.7	92.4	7.6				72.7	16.1	3.6	7.6	
Michigan ⁸	18,047	13,886	76.9	94.5		5.5				87.8	⁶ 6.7	⁷ 1.6	3.9
Minnesota ⁸	24,650	19,206	77.9	77.1		22.9		45.9	14.9	16.3		22.9	
Wyoming.....	4,004	2,504	62.5	82.5		17.5			69.9	12.6		17.5	
Combined reserve-ratio and benefit-ratio plan.....	3,330	2,689	80.8	74.6	25.4		14.0	24.3	31.7	4.6	25.4		
South Dakota.....	1,760	1,511	85.9	72.3	27.7		25.0	43.3	3.7	.3	27.7		
Vermont.....	1,570	1,178	75.0	77.5	22.5				67.4	10.1	22.5		
Compensable-separations plan: Connecticut.....	13,236	9,138	69.0	84.8	15.2				61.1	23.7	15.2		

¹ Assigned for rate years beginning in 1944, as of computation date for 1944 rates. Based on percent of taxable pay roll. Excludes effect of war-risk contributions.

² Classified by type of plan in effect as of computation date for 1944 rates.

³ All rated and unrated accounts; excludes accounts newly subject after computation date for 1944 rates.

⁴ Standard rate is 2.7 percent in all States except Michigan, where it is 3.0 percent.

⁵ Excludes 3,382 Maryland accounts assigned standard rate under war-risk provisions of State law.

⁶ Includes accounts assigned 2.8-percent rate in Michigan. See footnote 4.

⁷ Excludes accounts assigned 2.8-percent rate in Michigan. See footnote 4.

⁸ Data do not include effect of special war-risk contribution provisions.

⁹ Excludes 1,980 rated accounts of employers who had insufficient experience to receive rate reduction and were assigned either standard or increased rate.

and quarterly wages of all subject employers classified, on the basis of the Social Security Board's industrial classification code, in 77 "major industry groups," each of which is identified by a 2-digit code. Since 1942, employment and wage data submitted by the agencies have been further subclassified into 402 "indus-

try groups," each identified by a 3-digit code. The due date of these reports (July 31) is set well after the end of the calendar year to assure time for States to receive delinquent employer reports or make any necessary corrections in reports received earlier.¹⁰

Coverage Exclusions

Since the data refer only to employment and wages of persons covered by State unemployment com-

¹⁰ The data in tables 122-141 supersede previously released preliminary data for 1943, which were estimates based on identical-firm State reports.

Table 135.—Covered employment: Workers with wage credits, average monthly employment, and total wages, by State, 1940-43¹

[In thousands; data corrected to Apr. 23, 1945]

State	Statutory size-of-firm inclusion ² (number of workers)	Workers with wage credits ³				Average monthly employment ¹				Wages ¹			
		1943	1942	1941	1940	1943	1942	1941	1940	1943	1942	1941	1940
Total.....		44,900	43,400	43,600	31,900	30,818	29,350	26,814	23,096	\$66,120,102	\$54,796,148	\$42,145,685	\$32,449,899
Alabama.....	8 or more.....	775	769	609	449	435	441	366	289	684,718	629,913	428,449	284,866
Alaska.....	do.....	45	37	32	24	23	22	18	13	73,956	53,671	39,140	23,102
Arizona.....	3 or more.....	209	200	137	113	95	88	69	60	192,513	160,718	101,891	78,667
Arkansas.....	1 or more ⁵	377	430	334	272	196	218	177	146	262,645	269,138	164,219	124,406
California.....	4 or more.....	3,915	3,543	2,740	2,191	2,274	1,982	1,672	1,381	5,718,452	4,280,397	2,973,482	2,238,118
Colorado.....	8 or more.....	347	389	276	225	174	186	149	133	321,891	324,437	215,677	177,512
Connecticut.....	4 or more ⁶	1,000	1,031	900	755	675	670	607	495	1,693,377	1,480,690	1,084,330	749,230
Delaware.....	1 or more.....	162	151	131	127	87	83	77	68	194,255	161,080	131,092	104,172
District of Columbia.....	do.....	360	350	320	292	202	199	202	177	353,284	327,375	289,761	245,417
Florida.....	8 or more ⁷	718	684	589	508	358	321	293	252	614,461	441,729	330,587	263,720
Georgia.....	do.....	892	866	745	570	500	473	434	361	733,226	578,941	470,155	334,670
Hawaii.....	1 or more ⁸	135	211	174	135	81	100	89	67	170,804	194,066	121,621	75,003
Idaho.....	do.....	139	178	129	122	68	78	70	63	126,283	138,635	85,765	73,092
Illinois.....	6 or more.....	3,366	3,208	2,928	2,480	2,203	2,128	2,046	1,799	4,881,671	4,161,060	3,457,599	2,774,285
Indiana.....	8 or more.....	1,400	1,341	1,117	901	893	822	745	610	2,030,604	1,616,882	1,240,665	869,883
Iowa.....	do.....	523	504	464	395	300	282	264	236	519,427	445,710	368,193	291,161
Kansas.....	do.....	526	507	331	254	275	242	177	149	568,754	432,455	238,649	178,916
Kentucky.....	4 or more ¹⁰	560	571	506	428	323	325	299	266	555,593	483,456	382,530	304,223
Louisiana.....	do ¹¹	700	680	577	547	402	371	336	289	715,952	546,938	412,408	319,276
Maine.....	8 or more.....	293	294	250	221	192	194	173	144	390,413	316,575	214,835	156,553
Maryland.....	4 or more.....	939	954	747	570	573	553	481	395	1,251,343	1,018,093	715,812	508,613
Massachusetts.....	1 or more ¹²	1,950	1,865	1,663	1,446	1,399	1,319	1,265	1,114	2,857,681	2,431,917	1,972,050	1,529,649
Michigan.....	8 or more.....	2,300	2,084	1,758	1,556	1,614	1,423	1,326	1,124	4,495,140	3,423,305	2,575,042	1,908,505
Minnesota.....	1 or more ¹³	744	706	601	528	467	438	401	373	895,274	748,088	586,840	501,655
Mississippi.....	8 or more.....	357	408	306	245	164	171	144	117	213,275	203,164	145,270	104,193
Missouri.....	do.....	1,250	1,173	1,018	804	752	720	656	554	1,400,117	1,201,732	970,653	734,694
Montana.....	1 or more ¹⁴	125	142	130	132	74	78	77	74	136,657	130,165	110,061	101,074
Nebraska.....	8 or more.....	292	290	196	177	147	139	112	104	276,081	226,821	147,329	128,672
Nevada.....	1 or more ¹⁵	80	96	56	48	39	44	28	24	96,785	105,583	43,396	35,297
New Hampshire.....	4 or more.....	168	183	180	159	109	118	119	104	180,988	174,447	151,557	116,680
New Jersey.....	8 or more.....	1,962	1,883	1,640	1,402	1,297	1,228	1,127	974	3,130,551	2,591,711	1,960,882	1,491,746
New Mexico.....	2 or more ¹⁶	132	138	117	96	57	58	54	49	88,131	79,703	63,668	52,868
New York.....	4 or more.....	6,019	5,800	5,300	4,700	3,983	3,808	3,655	3,313	9,001,813	7,638,841	6,384,971	5,324,391
North Carolina.....	8 or more.....	929	1,061	859	714	579	586	549	467	803,007	729,411	575,686	437,137
North Dakota.....	do.....	65	63	63	51	29	29	30	27	43,460	38,723	36,295	31,789
Ohio.....	3 or more.....	3,155	3,022	2,610	2,118	2,059	1,934	1,789	1,507	4,903,539	3,973,309	3,106,872	2,302,139
Oklahoma.....	8 or more.....	521	491	368	308	273	247	207	185	517,444	411,452	285,652	242,592
Oregon.....	4 or more ¹⁷	590	536	396	325	324	285	232	192	786,605	578,700	355,567	255,677
Pennsylvania.....	1 or more.....	4,100	4,183	3,820	3,186	2,807	2,791	2,675	2,379	5,874,768	5,092,398	4,150,113	3,228,821
Rhode Island.....	4 or more.....	369	402	353	288	250	267	250	205	514,135	481,688	366,172	254,210
South Carolina.....	8 or more.....	471	496	445	346	273	279	268	221	348,574	325,884	260,994	187,013
South Dakota.....	do.....	74	95	66	58	38	42	36	35	56,419	59,182	44,585	40,646
Tennessee.....	do.....	872	761	646	489	469	429	388	318	772,033	608,236	467,533	337,815
Texas.....	do.....	1,893	1,772	1,352	1,185	1,048	949	797	672	1,966,470	1,505,991	1,064,597	832,577
Utah.....	1 or more ¹⁸	240	229	156	130	123	116	91	80	255,525	207,948	126,061	102,060
Vermont.....	8 or more.....	100	105	96	80	58	58	55	48	107,016	95,786	77,508	60,601
Virginia.....	do.....	870	963	811	597	458	498	447	358	802,127	796,737	590,875	397,430
Washington.....	1 or more ¹⁹	1,030	931	622	452	555	509	391	294	1,345,404	1,020,322	615,122	414,352
West Virginia.....	8 or more.....	518	537	484	419	343	353	327	293	700,041	616,141	502,963	392,544
Wisconsin.....	6 or more ²⁰	1,017	978	790	683	661	618	537	462	1,424,214	1,175,564	889,729	685,399
Wyoming.....	1 or more ²¹	78	79	72	61	39	38	38	35	73,206	61,240	50,782	42,758

¹ Average number of workers in covered employment in last pay period of each type (weekly, semimonthly, etc.) ended in month and total wages in covered employment for all pay periods ended in year. Excludes railroads and other groups subject to Railroad Unemployment Insurance Act.

² Number of employees for period specified in law, which makes employer automatically subject to State law; applicable as of Dec. 31, 1943.

³ Estimated number of different workers in each State who have earned wages in covered employment during some period of year.

⁴ Total adjusted to eliminate duplication due to shifting of workers between States during year.

⁵ For 1940, 1 or more workers in each of 20 different weeks; for 1941, 1 or more in each of 10 different weeks; effective Jan. 1, 1942, 1 or more in 10 days.

⁶ Coverage changed from 5 or more workers in 20 weeks to 4 or more in 13 weeks, effective Jan. 1, 1942.

⁷ Or total wages of \$5,000 or more in a quarter of current or preceding calendar year, effective July 1, 1943.

⁸ Coverage changed from 1 or more workers in 20 weeks to 1 or more at any time, effective May 11, 1943.

⁹ And total wages of \$78 or more in calendar quarter.

¹⁰ Wages of at least \$50 to each of at least 4 workers during each of 3 calendar quarters; or 8 or more workers in 20 weeks of calendar year.

¹¹ For 1940, or 12 or more in 10 weeks.

¹² Coverage changed from 4 or more to 1 or more in 20 weeks, effective Jan. 1, 1943.

¹³ Except employers of less than 8 workers located outside corporate limits of a city, village, or borough of 10,000 or more population.

¹⁴ For 1940, and total annual wages of \$500 or more; effective Jan. 1, 1941, or total annual wages of \$500 or more.

¹⁵ And total wages of \$225 or more in calendar quarter.

¹⁶ Or total wages of \$450 or more in calendar quarter.

¹⁷ And total wages of \$500 or more in calendar quarter.

¹⁸ And total wages of \$140 or more in calendar quarter.

¹⁹ Coverage changed from 8 or more workers in 20 weeks to 1 or more at any time, effective July 1, 1941.

²⁰ 8 or more workers in current calendar year or 6 or more in preceding calendar year, or, if employer's records do not permit accurate count of workers, total wages of \$6,000 or more in preceding calendar year; effective July 1, 1943, or total wages of more than \$10,000 in calendar quarter.

²¹ And total wages of \$150 or more in calendar quarter.

pensation laws, they do not include large segments of the employed labor force excluded from coverage by size-of-firm or type-of-employment limitations of State laws. It is estimated that the exemption of small firms from State laws in 1943 excluded about 8 percent of the wage and salary workers in covered industries. Also excluded from coverage in an average week were approximately 8.3 million agricultural workers and 4.5 million nonagricultural self-employed workers. Among other wage and salary workers in nonagricultural employment excluded from coverage were 5.6 million employees of

Federal, State, and local governments; approximately 1.8 million domestic workers employed in private homes, maritime workers, and workers employed by nonprofit, religious, charitable, scientific, and educational organizations; and the 1.4 million railroad workers who were covered by the railroad unemployment insurance system.

Because of pay-roll count reporting as opposed to direct enumeration of individuals, the employment data for 1943 may slightly overstate the actual number of persons employed. Labor turn-over within the pay period may result in the inclusion of workers on

the pay rolls of more than one employer, and persons simultaneously holding more than one job may appear in the reports of more than one employer.

Changes in both size-of-firm and type-of-employment coverage of the program somewhat impair direct comparisons with data for earlier years and, to a limited extent, from month to month within the year. The most significant size-of-firm change in 1943 occurred in Massachusetts, which extended coverage from employers of 4 or more in 20 weeks during the year to 1 or more in 20 weeks, effective January 1, 1943.

Table 136.—Covered employment: Employment, by State and month, 1943¹

[Workers in thousands; data corrected to Apr. 23, 1945]

State	Average monthly employment			January	February	March	April	May	June	July	August	September	October	November	December	Percentage change, Dec. 1943 from Dec. 1942 ²
	Number	Percentage distribution	Percentage change from 1942 ²													
Total.....	30,818	100.0	+5.0	30,242	30,370	30,686	30,819	30,910	31,279	31,100	31,108	31,125	30,893	30,886	30,399	+0.5
Alabama.....	435	1.4	-1.5	438	442	439	439	439	442	443	431	430	423	427	421	-4.1
Alaska.....	23	.1	+6.4	17	17	18	20	24	28	31	32	27	24	20	18	+1.8
Arizona.....	95	.3	+8.4	95	95	97	98	97	96	93	94	96	96	95	95	+1.4
Arkansas.....	196	.6	-10.1	201	199	197	194	190	193	198	202	198	193	195	190	-12.6
California.....	2,274	7.4	+14.7	2,153	2,187	2,219	2,246	2,262	2,302	2,345	2,356	2,328	2,323	2,308	2,260	+6.0
Colorado.....	174	.6	-6.1	175	170	173	170	173	177	178	179	178	178	176	167	-11.7
Connecticut.....	675	2.2	-7.7	679	680	684	682	682	682	676	670	671	671	669	653	-3.1
Delaware.....	87	.3	+4.5	83	83	84	83	86	89	89	95	93	87	86	85	+1.5
District of Columbia.....	202	.7	+1.1	202	201	203	205	207	204	201	199	199	199	200	198	-1.9
Florida.....	358	1.2	+11.7	356	359	365	364	363	362	356	352	348	353	362	361	+4.0
Georgia.....	500	1.6	+5.7	493	497	499	497	498	502	503	501	503	503	505	498	+1.7
Hawaii.....	81	.3	-19.0	89	85	83	80	79	86	87	84	77	74	74	74	-17.5
Idaho.....	68	.2	-12.1	73	66	67	67	68	68	67	70	70	68	69	68	-14.3
Illinois.....	2,203	7.1	+3.5	2,163	2,177	2,203	2,183	2,187	2,225	2,207	2,212	2,225	2,229	2,230	2,199	+1.0
Indiana.....	893	2.9	+8.7	868	877	889	891	897	910	900	908	914	897	891	877	+1.3
Iowa.....	300	1.0	+6.4	287	289	292	297	298	303	301	307	309	309	305	302	+2.4
Kansas.....	275	.9	+13.6	285	287	287	283	278	273	268	267	271	269	270	266	-4.4
Kentucky.....	323	1.0	-5.5	327	322	319	323	324	328	329	329	326	318	316	318	-1.9
Louisiana.....	402	1.3	+8.3	392	387	390	392	399	409	409	405	405	410	415	408	+5.4
Maine.....	192	.6	-1.2	193	193	194	193	194	200	197	196	193	184	182	182	-8.7
Maryland.....	573	1.9	+3.5	571	574	579	578	580	578	578	578	576	566	567	549	-5.6
Massachusetts.....	1,399	4.5	+6.1	1,386	1,386	1,399	1,409	1,412	1,420	1,397	1,390	1,398	1,402	1,404	1,391	+3.6
Michigan.....	1,614	5.2	+13.4	1,563	1,579	1,600	1,596	1,602	1,622	1,617	1,630	1,648	1,644	1,641	1,624	+4.9
Minnesota.....	467	1.5	+6.6	444	443	454	461	462	478	481	482	484	473	471	469	+3.1
Mississippi.....	164	.5	-4.0	170	166	166	164	163	164	166	164	161	160	162	164	-6.7
Missouri.....	752	2.4	+4.5	729	735	740	759	761	770	774	766	763	750	747	732	+1.1
Montana.....	74	.2	-5.6	73	72	72	73	74	74	75	75	76	76	76	74	-5.0
Nebraska.....	147	.5	+5.7	146	147	152	158	154	150	145	144	144	143	143	141	-7.9
Nevada.....	39	.1	-11.5	43	42	40	40	40	40	37	36	38	39	36	35	-22.8
New Hampshire.....	109	.4	-7.1	110	108	108	110	110	111	111	110	110	109	108	107	-6.0
New Jersey.....	1,297	4.2	+5.6	1,261	1,270	1,292	1,299	1,303	1,315	1,304	1,311	1,308	1,306	1,313	1,287	+3.1
New Mexico.....	57	.2	-8.8	58	56	56	56	56	57	58	59	59	59	57	57	-6.4
New York.....	3,983	13.0	+4.6	3,894	3,901	3,946	3,983	4,003	4,031	3,996	4,001	4,015	4,022	4,036	3,966	+3.3
North Carolina.....	579	1.9	-1.1	588	585	584	584	580	584	568	582	584	574	576	558	-6.6
North Dakota.....	29	.1	+8.8	27	27	27	28	28	29	30	29	29	30	31	31	+4.2
Ohio.....	2,059	6.7	+6.5	2,009	2,026	2,049	2,061	2,067	2,107	2,098	2,095	2,096	2,050	2,041	2,011	-2.2
Oklahoma.....	273	.9	+10.4	268	268	266	270	269	279	280	279	278	276	272	266	-7.7
Oregon.....	324	1.1	+13.6	296	310	316	321	327	339	337	336	338	326	324	319	+5.2
Pennsylvania.....	2,807	9.1	+6.6	2,810	2,805	2,836	2,838	2,838	2,866	2,814	2,803	2,810	2,764	2,765	2,734	-2.3
Rhode Island.....	250	.8	-6.3	255	255	258	257	254	251	251	249	245	244	242	237	-10.1
South Carolina.....	273	.9	-2.0	279	277	277	276	277	276	273	272	269	268	269	264	-5.5
South Dakota.....	38	.1	-9.4	37	37	37	37	38	40	39	39	39	38	38	38	-4.3
Tennessee.....	469	1.5	+9.3	452	456	459	461	463	468	470	475	479	481	485	478	+6.9
Texas.....	1,048	3.4	+10.4	995	1,016	1,032	1,059	1,066	1,068	1,059	1,060	1,062	1,057	1,057	1,045	+4.8
Utah.....	123	.4	+5.4	127	122	120	121	119	123	127	124	126	123	123	116	-15.6
Vermont.....	58	.2	-1.1	58	58	58	57	57	58	58	58	59	58	57	58	-1.2
Virginia.....	458	1.5	-7.9	483	479	481	470	465	460	454	453	450	442	441	424	-10.0
Washington.....	555	1.8	+9.2	516	528	541	542	551	573	565	567	571	568	573	570	+4.8
West Virginia.....	343	1.1	-2.8	349	345	350	350	348	349	345	344	341	336	333	331	-5.5
Wisconsin.....	661	2.1	+6.9	639	647	654	658	660	682	677	671	670	665	660	647	+1.1
Wyoming.....	39	.1	+2.1	36	36	37	37	38	39	39	40	41	42	42	42	+14.7

¹ Workers in covered employment in last pay period of each type (weekly, semimonthly, etc.) ended in month. See table 135 for statutory size-of-firm inclusion.

² Reflects in varying degrees differences between years in coverage provisions of State laws.

Hawaii changed its coverage provisions from 1 or more in 20 weeks to 1 or more at any time, effective May 11, 1943. In addition to the existing size-of-firm provision of 8 or more in 20 weeks, Florida extended coverage to employers whose pay roll for any calendar quarter of the current or preceding year is \$5,000 or more, effective July 1, 1943. Also on July 1, 1943, Wisconsin, which previously provided coverage for employers of 8 or more in the current calendar year or 6 or more in the preceding calendar year (or, when employers' records do not permit an accurate count of workers, a pay roll of \$6,000 or more in the preceding year), extended coverage to employers whose

pay roll exceeds \$10,000 in a calendar quarter. Coverage was also granted to certain maritime workers in California and Connecticut, effective July 1 and October 1, 1943, respectively.

Wages in Covered Employment

"Wages" are reported on a quarterly basis and represent the total amount of compensation paid or payable by the employer to all covered workers during the quarter, even though a part of the payments may not be subject to contributions for unemployment compensation purposes. Under most State laws, tips, bonuses, and the cash value of such perquisites as meals and lodging are

regarded as taxable wages and included in the employer reports.

Because of the different bases on which they are reported, employment and wage data have certain limitations when used for computing per capita earnings. Some workers who received wages during a calendar quarter may not be employed during the last pay period ended in 1 or all 3 months in the quarter; they would thus be excluded from the employment count, while their earnings would be included in the quarterly wage figure. Covered earnings per individual can be estimated, however, by relating total wages to the number of workers with wage credits (table 135). The quotient of total wages and average monthly employment should yield satisfactory approximations of "full-time equivalents" or average wage per job.

Table 137.—Covered employment: Total wages, by State and quarter, 1943¹

[Amounts in thousands; data corrected to Apr. 23, 1945]

State	Total			January-March	April-June	July-September	October-December
	Amount	Percentage distribution	Percentage change from 1942 ²				
Total.....	\$66,120,102	100.0	+20.7	\$15,010,951	\$16,501,208	\$16,614,419	\$17,993,524
Alabama.....	684,718	1.0	+8.7	161,551	174,048	169,723	179,396
Alaska.....	73,956	.1	+37.8	10,715	17,964	24,869	20,408
Arizona.....	192,513	.3	+19.8	44,543	50,098	46,401	51,471
Arkansas.....	262,645	.4	-2.4	62,234	65,480	65,408	69,523
California.....	5,718,452	8.6	+33.6	1,263,655	1,422,979	1,475,330	1,556,488
Colorado.....	321,891	.5	-8.7	75,771	78,822	80,798	86,500
Connecticut.....	1,693,377	2.6	+14.4	393,746	426,123	421,145	452,363
Delaware.....	194,255	.3	+20.6	42,599	48,034	50,611	53,011
District of Columbia.....	353,284	.5	+7.9	84,025	90,206	85,949	93,104
Florida.....	614,461	.9	+39.1	136,893	159,136	152,217	166,215
Georgia.....	733,226	1.1	+26.6	164,241	183,529	182,354	203,102
Hawaii.....	170,804	.3	-12.0	43,730	42,621	42,021	42,432
Idaho.....	126,283	.2	-8.9	32,802	30,594	30,375	32,512
Illinois.....	4,881,671	7.4	+17.3	1,098,924	1,201,504	1,221,844	1,359,399
Indiana.....	2,030,604	3.1	+25.6	455,638	508,644	517,966	548,356
Iowa.....	519,427	.8	+16.5	115,753	128,673	129,707	145,294
Kansas.....	568,754	.9	+31.5	140,386	142,208	137,085	149,075
Kentucky.....	555,593	.8	+14.9	126,962	138,313	141,609	148,709
Louisiana.....	715,952	1.1	+30.9	157,290	179,545	178,848	200,269
Maine.....	390,413	.6	+23.3	92,234	98,445	99,526	100,208
Maryland.....	1,251,343	1.9	+22.9	288,157	315,823	313,198	334,165
Massachusetts.....	2,857,681	4.3	+17.5	653,544	713,866	708,601	781,670
Michigan.....	4,495,140	6.8	+31.3	1,024,838	1,118,026	1,133,625	1,218,651
Minnesota.....	895,274	1.4	+19.7	199,186	223,748	228,285	244,055
Mississippi.....	213,275	.3	+5.0	49,838	53,353	52,587	57,497
Missouri.....	1,400,117	2.1	+16.5	313,850	342,798	354,957	388,512
Montana.....	136,657	.2	+5.0	31,887	33,018	35,352	36,400
Nebraska.....	276,081	.4	+21.7	62,766	73,938	66,534	72,843
Nevada.....	96,785	.1	-8.3	27,325	24,800	21,825	22,835
New Hampshire.....	180,988	.3	+3.7	42,900	45,585	44,451	48,052
New Jersey.....	3,130,551	4.7	+20.8	712,395	788,114	782,105	847,937
New Mexico.....	88,131	.1	+10.6	21,496	20,703	22,572	23,360
New York.....	9,001,813	13.5	+17.8	2,038,526	2,231,092	2,223,014	2,509,181
North Carolina.....	803,007	1.2	+10.1	189,838	206,958	197,420	208,791
North Dakota.....	43,460	.1	+12.2	8,881	10,337	11,095	13,147
Ohio.....	4,903,539	7.4	+23.4	1,102,628	1,225,448	1,247,476	1,327,987
Oklahoma.....	517,444	.8	+25.8	119,926	124,403	132,250	140,865
Oregon.....	786,605	1.2	+35.9	171,033	205,078	205,550	204,944
Pennsylvania.....	5,874,768	8.9	+15.4	1,359,927	1,465,903	1,479,367	1,569,571
Rhode Island.....	514,135	.8	+6.7	121,900	133,113	124,937	134,185
South Carolina.....	348,574	.5	+7.0	84,203	89,098	84,622	90,651
South Dakota.....	56,419	.1	-4.7	12,482	13,883	14,713	15,341
Tennessee.....	772,033	1.2	+26.9	168,412	186,525	194,357	222,739
Texas.....	1,966,470	3.0	+30.6	430,907	491,124	497,239	547,200
Utah.....	255,525	.4	+22.9	62,664	61,852	65,277	65,732
Vermont.....	107,016	.2	+11.7	24,484	27,104	26,542	28,886
Virginia.....	802,127	1.2	+7.7	195,438	205,190	195,234	206,265
Washington.....	1,345,404	2.0	+31.9	290,377	336,891	342,964	375,172
West Virginia.....	700,041	1.1	+13.6	167,342	175,554	176,802	180,343
Wisconsin.....	1,424,214	2.2	+21.2	314,576	353,567	358,922	397,149
Wyoming.....	73,206	.1	+19.5	15,533	17,350	18,760	21,563

¹ Total wages in covered employment for all pay periods ended in year or quarter. See table 135 for statutory size-of-firm inclusion.

² Reflects in varying degrees differences between years in coverage provisions of State laws.

Data by Industry

Complete data for all States by major industry group first became available in 1939. Only a few States compiled employment and wage statistics for 1937. All 51 States submitted reports for 1938, but the classifications used in Wisconsin and Pennsylvania differed from the Social Security Board's industrial code. Detailed figures for 1938 and 1939 have already been published.¹¹ Although publication of detailed figures for more recent years has been suspended as a wartime economy, more detailed information by industry and State can be made available, on request, to authorized agencies.

In the classification by industry, each place of business is coded on the basis of its principal activity. If a firm conducts different activities at its various establishments, separate industry codes are assigned to each establishment. For example, when a firm is engaged primarily in manufacturing but also operates retail outlets, separate employment and wage data are reported for each of these functions. Thus, employment and wages for multi-unit employers are classified under the industrial

¹¹ Social Security Board, *Employment and Pay Rolls in State Unemployment Compensation Systems, 1938*, Employment Security Memorandum No. 6, 1940; and *Employment and Wages of Covered Workers in State Unemployment Compensation Systems, 1939*, Employment Security Memorandum No. 17, 1941. Annual releases have been issued for 1940-42.

activity and State in which they are operating, rather than according to the primary industry or location of the reporting employer. The industry codes assigned in each State are based on periodic "nature-of-business" reports submitted by covered employers.

Covered Employment

Figures for employment represent the number of covered workers on the pay roll during the last pay period ended within each month, and cover

all persons whose "wages" are subject to contributions for unemployment compensation purposes. No distinction is made between wage earners and corporation officials, executives, and supervisory or clerical personnel. An employer who

pays his employees on more than one basis (e. g., factory workers paid weekly; office workers, semimonthly) reports a figure which is the sum of the number of employed workers on the pay roll of the last of each type of pay period ended in the month.

Definitions of Terms

Administrative Organization

Initial authority.—All organizational subdivisions of the State employment security agency (below

the appeals authorities) which are engaged in the determination of benefit rights.

Local office.—An office which main-

Table 138.—Covered employment: Average monthly employment, by State and industry division, 1943¹

[Corrected to Apr. 23, 1945]

State	Total	Mining		Contract construction		Manufacturing		Transportation, ² communication, and other public utilities		Wholesale and retail trade		Finance, insurance, and real estate		Service industries		Miscellaneous ³	
		Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total
Total, 1939.....	21,377,528	812,867	3.8	960,261	4.5	9,731,686	45.6	1,611,461	7.5	5,374,260	25.1	1,048,703	4.9	1,723,240	8.1	115,050	0.5
Total, 1940.....	23,096,162	902,820	3.9	1,057,919	4.6	10,717,334	46.3	1,674,534	7.3	5,711,432	24.7	1,120,821	4.9	1,815,516	7.9	95,786	.4
Total, 1941.....	26,814,281	951,182	3.5	1,602,320	6.0	12,994,946	48.5	1,794,476	6.7	6,226,697	23.2	1,175,362	4.4	1,991,430	7.4	77,868	.3
Total, 1942.....	29,350,294	960,147	3.3	2,023,870	6.9	15,147,318	51.5	1,810,064	6.2	6,025,328	20.5	1,161,406	4.0	2,159,992	7.4	62,169	.2
Total, 1943.....	30,818,051	893,795	2.9	1,434,021	4.7	17,281,241	56.1	1,867,801	6.1	5,941,859	19.3	1,124,118	3.6	2,195,957	7.1	59,229	.2
Alabama.....	434,603	35,718	8.2	22,383	5.2	254,566	58.6	28,466	6.5	63,842	14.7	6,724	1.5	22,684	5.2	220	.1
Alaska.....	22,878	1,039	4.5	11,219	49.1	5,576	24.5	2,045	8.9	2,019	8.8	125	.5	763	3.3	92	.4
Arizona.....	95,312	15,367	16.1	13,432	14.1	18,879	19.8	6,955	7.3	25,611	26.9	2,196	2.3	12,402	13.1	410	.4
Arkansas.....	195,667	10,920	5.6	18,168	9.3	76,338	39.0	12,324	6.3	51,126	26.1	5,133	2.6	20,144	10.3	1,514	.8
California.....	2,274,031	27,976	1.2	121,575	5.3	1,158,433	51.0	148,536	6.5	501,752	22.1	81,346	3.6	222,891	9.8	11,532	.5
Colorado.....	174,440	13,698	7.9	8,638	5.0	65,240	37.3	15,358	8.8	48,460	27.8	5,981	3.4	16,852	9.7	183	.1
Connecticut.....	674,979	433	.1	15,688	2.3	501,613	74.3	23,180	3.4	81,924	12.1	26,078	3.9	24,650	3.7	1,413	.2
Delaware.....	86,965	75	.1	5,518	6.3	55,132	63.3	3,141	3.6	14,497	16.7	3,545	4.1	4,751	5.5	306	.4
District of Columbia.....	201,530	(4)	(5)	17,116	8.5	15,130	7.5	21,218	10.5	86,057	42.7	18,923	9.4	42,845	21.3	241	.1
Florida.....	358,298	4,015	1.1	37,713	10.5	130,840	36.6	37,724	10.5	97,526	27.2	9,961	2.8	39,295	11.0	1,224	.3
Georgia.....	499,806	4,383	.9	30,517	6.1	297,034	59.5	28,670	5.7	92,425	18.5	12,337	2.5	33,717	6.7	723	.1
Hawaii.....	81,018	266	.3	14,406	17.8	24,884	30.7	10,094	12.5	20,513	25.3	2,136	2.6	8,653	10.7	216	.3
Idaho.....	68,480	6,430	9.4	6,063	8.9	14,053	20.5	5,306	7.7	26,120	38.2	1,917	2.8	8,376	12.2	215	.3
Illinois.....	2,205,228	51,480	2.3	70,935	3.2	1,244,515	56.5	141,214	6.4	448,726	20.4	91,459	4.2	152,306	6.9	2,602	.1
Indiana.....	893,327	13,854	1.6	30,479	3.4	627,215	70.1	38,989	4.4	128,642	14.4	17,513	2.0	36,360	4.1	275	(5)
Iowa.....	299,922	3,939	1.3	9,206	3.1	157,804	52.6	20,153	6.7	74,539	24.9	11,347	3.8	21,112	7.0	1,822	.6
Kansas.....	275,232	14,548	5.3	28,626	10.4	140,647	51.1	18,794	6.8	49,759	18.1	5,727	2.1	16,818	6.1	313	.1
Kentucky.....	323,234	58,178	18.0	14,599	4.5	130,846	40.4	18,951	5.9	66,901	20.7	8,439	2.6	24,779	7.7	541	.2
Louisiana.....	401,703	14,720	3.7	48,387	12.0	162,850	40.5	38,470	9.6	91,905	22.9	10,508	2.7	34,202	8.5	331	.1
Maine.....	191,759	232	.1	7,944	4.1	138,181	72.0	8,190	4.3	26,440	13.8	3,186	1.7	7,411	3.9	175	.1
Maryland.....	572,643	3,247	.6	42,285	7.4	345,279	60.2	36,353	6.3	94,930	16.6	18,634	3.3	31,350	5.5	565	.1
Massachusetts.....	1,399,394	1,081	.1	35,941	2.6	834,230	59.6	75,788	5.4	293,122	20.9	63,321	4.5	93,685	6.7	2,226	.2
Michigan.....	1,613,797	19,431	1.2	37,314	2.3	1,164,007	72.1	63,040	3.9	222,749	13.8	31,742	2.0	73,697	4.6	1,817	.1
Minnesota.....	469,736	15,032	3.2	13,532	2.9	212,829	45.6	29,032	6.2	132,007	28.3	22,256	4.8	40,072	8.6	1,946	.4
Mississippi.....	164,097	1,490	.9	13,535	8.2	90,697	55.3	10,879	6.6	31,975	19.5	2,761	1.7	12,651	7.7	109	.1
Missouri.....	752,079	10,725	1.4	22,694	3.0	403,685	53.7	55,811	7.4	172,203	22.9	29,240	3.9	56,527	7.5	1,194	.2
Montana.....	74,108	14,352	19.4	3,323	4.5	15,833	21.4	5,752	7.8	24,212	32.6	2,610	3.5	7,868	10.6	158	.2
Nebraska.....	147,177	865	.2	12,858	8.7	59,438	40.4	11,904	8.1	42,228	28.7	7,301	5.0	12,813	8.7	270	.1
Nevada.....	38,836	4,838	12.5	7,529	19.4	7,792	20.1	2,222	5.7	9,829	25.2	682	1.8	5,873	15.1	71	.2
New Hampshire.....	109,343	544	.5	2,540	2.3	76,010	69.6	5,127	4.7	16,748	15.3	2,595	2.4	5,627	5.1	152	.1
New Jersey.....	1,297,404	3,930	.3	37,991	2.9	938,318	72.4	74,459	5.7	144,654	11.2	37,476	2.9	58,965	4.5	1,581	.1
New Mexico.....	57,243	10,936	19.1	7,705	13.5	5,420	9.5	4,871	8.5	18,638	32.5	1,526	2.7	7,801	13.6	346	.6
New York.....	3,982,859	9,483	.2	108,450	2.7	1,116,171	53.2	272,023	6.8	804,616	20.2	292,439	7.3	377,518	9.5	2,449	.1
North Carolina.....	578,861	4,473	.8	31,036	5.4	396,719	68.4	23,952	4.1	85,418	14.8	27,150	4.7	45,485	7.9	485	.1
North Dakota.....	28,861	778	2.7	1,135	3.9	5,166	17.9	3,260	11.4	14,616	50.7	1,154	4.0	2,694	9.3	38	.1
Ohio.....	2,059,066	28,017	1.4	66,535	3.2	1,346,259	65.5	92,063	4.5	361,265	17.5	52,335	2.5	109,443	5.3	1,679	.1
Oklahoma.....	272,625	33,121	12.1	26,437	9.7	95,491	35.5	25,405	8.6	61,187	22.4	8,146	2.0	22,623	8.3	1,215	.4
Oregon.....	329,969	1,336	.4	17,467	5.4	191,401	58.0	20,506	6.3	62,058	19.2	7,729	2.4	21,953	6.8	1,519	.5
Pennsylvania.....	2,806,818	204,941	7.3	93,069	3.3	1,577,157	56.2	145,805	5.2	504,008	18.0	98,744	3.5	176,198	6.3	6,866	.2
Rhode Island.....	249,809	214	.1	15,294	6.1	168,161	67.4	11,584	4.6	36,437	14.6	6,830	2.7	10,996	4.4	323	.1
South Carolina.....	273,240	1,107	.4	15,189	5.6	188,314	68.9	10,397	3.8	41,211	15.1	2,801	1.0	13,910	5.1	311	.1
South Dakota.....	33,029	1,590	4.2	2,040	5.4	9,706	29.5	3,727	9.8	15,810	41.6	1,595	4.2	3,282	8.6	279	.7
Tennessee.....	468,803	13,711	2.9	50,471	10.8	250,377	53.4	22,600	4.8	88,305	18.8	10,310	2.2	32,609	7.0	420	.1
Texas.....	1,048,014	56,408	5.4	110,571	10.6	409,184	39.0	93,093	8.9	253,454	24.2	29,636	2.8	94,528	9.0	1,140	.1
Utah.....	122,510	13,238	10.8	21,632	17.7	33,092	26.9	7,685	6.3	32,349	26.4	4,017	3.3	10,426	8.5	71	.1
Vermont.....	57,974	806	1.4	1,540	2.6	40,143	69.3	3,017	5.2	9,005	15.5	1,658	2.9	2,432	4.2	27	(5)
Virginia.....	458,498	22,661	4.9	45,021	10.0	221,204	48.1	33,277	7.3	91,631	20.0	12,631	2.8	28,704	6.3	2,569	.6
Washington.....	555,396	4,188	.8	45,801	8.1	285,689	51.5	35,758	6.4	118,012	21.2	17,664	3.2	47,392	8.5	1,512	.3
West Virginia.....	343,392	123,441	35.9	12,688	3.7	130,274	38.0	20,545	6.0	39,587	11.5	4,124	1.2	12,655	3.7	78	(5)
Wisconsin.....	660,859	2,451	.4	16,437	2.5	437,201	66.1	35,537	5.4	109,966	16.6	17,004	2.6	38,726	5.9	3,537	.5
Wyoming.....	39,169	7,989	20.4	4,003	10.2	5,008	12.8	5,551	14.2	10,845	27.7	977	2.5	4,718	12.0	78	.2

¹ Average number of workers in covered employment in last pay period of each type (weekly, semimonthly, etc.) ended in month. See table 135 for statutory size-of-firm inclusion.

² Excludes railroads and other groups subject, as of July 1, 1939, to Railroad

Unemployment Insurance Act.

³ Agriculture, forestry, and fishing and establishments not elsewhere classified.

⁴ Less than 1 worker per month.

⁵ Less than 0.05 percent.

tains direct claims-taking relations with claimants—usually a local public employment office.

Appeal

A request that the lower appeals authority review the initial authority's decision on a claim for benefits, or that the higher appeals authority review a decision of the lower appeals authority.

Appeals case.—A claim or group of claims involving identical situations which an appeals authority dis-

poses of as a unit.

Higher appeals authority.—The higher of two administrative authorities provided by a State unemployment compensation law to hear and make decisions with respect to appealed claims.

Lower appeals authority.—The sole or lower of two administrative authorities provided by a State unemployment compensation law to hear and make decisions with respect to appealed claims.

Base Period or Base Year

A period of time, before the beginning of his benefit year, in which a claimant must have earned a specified minimum amount of wages in covered employment or had a specified minimum number of weeks of covered employment to qualify for benefits. Wages earned in this period determine the claimant's weekly (or biweekly) benefit amount and the maximum benefits payable to him in the related benefit year.

Table 139.—Covered employment: Total wages, by State and industry division, 1943¹

[Amounts in thousands; data corrected to Apr. 23, 1945]

State	Total	Mining		Contract construction		Manufacturing		Transportation, ² communication, and other public utilities		Wholesale and retail trade		Finance, insurance, and real estate		Service industries		Miscellaneous ³	
		Amount	Percent of total	Amount	Percent of total	Amount	Percent of total	Amount	Percent of total	Amount	Percent of total	Amount	Percent of total	Amount	Percent of total	Amount	Percent of total
Total, 1939.....	\$29,069,447	\$1,120,981	3.9	\$1,262,491	4.3	\$13,205,042	45.4	\$2,478,062	8.5	\$6,903,465	23.7	\$1,882,901	6.5	\$2,079,540	7.2	\$136,965	0.5
Total, 1940.....	32,449,899	1,267,524	3.9	1,447,441	4.5	15,392,025	47.4	2,612,419	8.1	7,462,352	23.0	1,959,983	6.0	2,203,108	6.8	105,047	.3
Total, 1941.....	42,145,685	1,519,284	3.6	2,691,524	6.4	21,643,017	51.1	2,935,449	7.0	8,719,624	20.7	2,113,709	5.0	2,531,757	6.0	91,321	.2
Total, 1942.....	54,796,148	1,745,900	3.2	4,544,999	8.3	30,756,268	56.1	3,263,092	6.0	9,183,438	16.8	2,207,328	4.0	3,015,116	5.5	80,007	.1
Total, 1943.....	66,120,102	1,956,956	3.0	3,777,884	5.7	40,734,869	61.7	3,796,764	5.7	9,979,335	15.1	2,312,255	3.5	3,466,214	5.2	95,825	.1
Alabama.....	684,718	58,848	8.6	42,403	6.2	426,654	62.4	36,954	5.4	82,190	12.0	12,618	1.8	24,822	3.6	229	(4)
Alaska.....	73,956	3,442	4.7	48,551	65.6	12,370	16.7	3,668	5.0	4,008	5.4	362	.5	1,421	1.9	134	.2
Arizona.....	192,513	38,410	20.0	36,345	18.9	41,897	21.7	12,711	6.6	38,469	20.0	4,322	2.2	19,629	10.2	730	.4
Arkansas.....	262,645	20,274	7.7	34,920	13.3	99,932	38.1	17,114	6.5	59,082	22.5	8,410	3.2	21,232	8.1	1,681	.6
California.....	5,718,452	82,707	1.4	387,325	6.8	3,175,016	55.6	343,128	6.0	997,004	17.4	181,056	3.2	527,416	9.2	24,800	.4
Colorado.....	521,891	30,612	9.5	21,553	6.7	134,212	41.7	28,716	8.9	74,213	23.1	11,703	3.6	20,685	6.4	197	.1
Connecticut.....	1,093,377	951	.1	42,288	2.5	1,337,326	79.0	56,110	3.3	151,532	8.9	63,107	3.7	39,514	2.3	2,549	.2
Delaware.....	194,255	111	.1	11,934	6.1	139,642	71.8	6,002	3.1	21,741	11.2	7,697	4.0	6,373	3.3	755	.4
District of Columbia.....	353,284	1	(4)	34,400	9.7	33,957	9.6	46,337	13.1	141,787	40.2	29,796	8.4	66,491	18.9	515	.1
Florida.....	614,461	6,728	1.1	75,564	12.3	267,096	43.4	61,469	10.0	134,421	21.9	18,819	3.1	48,519	7.9	1,545	.3
Georgia.....	733,226	5,519	.8	50,058	6.8	440,326	60.0	48,814	6.7	126,434	17.2	23,208	3.2	38,352	5.2	515	.1
Hawaii.....	170,504	611	.4	43,955	25.7	43,831	25.7	24,660	14.4	39,344	23.0	5,285	3.1	13,029	7.6	89	.1
Idaho.....	126,283	17,364	13.8	22,764	18.0	27,715	21.9	9,339	7.4	37,523	29.7	3,094	2.5	8,184	6.5	300	.2
Illinois.....	4,881,671	115,474	2.4	210,149	4.3	2,969,643	60.9	307,259	6.3	821,123	16.8	192,743	3.9	260,597	5.3	4,683	.1
Indiana.....	2,030,064	28,589	1.4	88,664	4.4	1,555,286	76.6	76,134	3.7	199,573	9.8	35,690	1.8	46,228	2.3	2,440	.1
Iowa.....	519,427	6,174	1.2	19,598	3.8	307,212	59.0	32,752	6.3	107,331	20.7	21,674	4.2	22,301	4.3	3,385	.5
Kansas.....	568,754	30,590	5.4	82,345	14.5	321,507	56.5	33,466	5.9	66,891	11.8	11,061	1.9	22,460	3.9	434	.1
Kentucky.....	555,593	104,820	18.9	53,726	6.1	244,451	44.0	31,904	5.7	89,410	16.1	15,676	2.8	34,890	6.3	716	.1
Louisiana.....	715,952	34,538	4.8	112,110	15.7	317,477	44.3	58,773	8.2	130,130	18.2	20,497	2.9	42,144	5.9	283	(3)
Maine.....	390,413	351	.1	18,563	4.8	300,037	76.8	15,799	4.0	40,266	10.3	6,652	1.7	8,427	2.2	318	.1
Maryland.....	1,251,343	6,431	.5	107,902	8.6	839,385	67.2	70,538	5.6	148,721	11.9	36,907	2.9	40,657	3.2	802	.1
Massachusetts.....	2,857,681	2,759	.1	87,370	3.1	1,876,182	65.7	151,795	5.3	483,806	16.9	123,473	4.3	129,402	4.5	2,894	.1
Michigan.....	4,495,140	44,554	1.0	109,130	2.4	3,585,331	79.8	133,476	3.0	413,396	9.2	69,214	1.5	136,726	3.0	3,313	.1
Minnesota.....	895,274	36,118	4.0	30,103	3.4	477,391	53.3	54,362	6.1	201,922	22.6	39,911	4.5	53,252	5.9	2,215	.2
Mississippi.....	213,275	3,051	1.4	22,365	10.5	117,908	55.3	14,576	6.8	38,124	17.9	5,041	2.4	12,117	5.7	93	(4)
Missouri.....	1,400,117	20,785	1.5	55,949	4.0	811,027	57.8	106,156	7.6	276,923	19.8	55,588	4.0	72,235	5.2	1,454	.1
Montana.....	136,657	37,029	27.1	7,674	5.6	35,962	26.3	10,745	7.9	32,326	23.7	3,992	2.9	8,892	6.5	37	(4)
Nebraska.....	276,081	859	.3	36,555	13.2	124,044	45.0	21,066	7.6	62,133	22.5	14,726	5.3	16,281	5.9	417	.2
Nevada.....	96,785	12,158	12.6	26,627	27.4	24,355	25.2	4,629	4.8	16,342	16.9	1,231	1.3	11,327	11.7	116	.1
New Hampshire.....	180,988	944	.5	4,726	2.6	132,541	73.3	8,955	4.9	22,504	12.4	5,197	2.9	5,972	3.3	149	.1
New Jersey.....	3,130,551	9,309	.3	104,670	3.3	2,396,503	76.6	170,741	5.5	269,881	8.6	79,412	2.5	97,154	3.1	2,881	.1
New Mexico.....	88,131	24,580	27.9	15,533	17.6	7,447	8.4	8,012	9.1	21,841	24.8	2,456	2.8	7,840	8.9	422	.5
New York.....	9,001,813	24,372	.3	292,160	3.2	5,037,254	56.0	641,451	7.1	1,639,048	18.2	635,346	7.1	727,844	8.1	4,338	(4)
North Carolina.....	803,007	5,319	.7	56,957	7.1	550,099	68.4	38,994	4.9	106,194	13.2	18,645	2.3	26,337	3.3	552	.1
North Dakota.....	43,460	1,608	3.7	2,193	5.0	8,252	19.0	5,249	12.1	21,019	48.4	2,141	4.9	2,968	6.8	30	.1
Ohio.....	4,903,539	58,541	1.2	182,552	3.7	3,578,776	73.0	196,215	4.0	609,954	12.4	109,742	2.2	165,087	3.4	2,672	.1
Oklahoma.....	517,444	76,804	14.8	62,998	12.2	198,899	38.4	41,871	8.1	90,474	17.5	14,675	2.8	30,360	5.9	1,363	.3
Oregon.....	786,605	3,196	.4	49,823	6.3	519,990	66.1	47,180	6.0	113,787	14.5	15,531	2.0	35,000	4.4	2,098	.3
Pennsylvania.....	5,874,768	449,541	7.7	242,506	4.1	3,664,145	62.4	295,704	5.0	782,702	13.3	194,968	3.3	233,485	4.0	11,717	.2
Rhode Island.....	514,135	499	.1	42,742	8.3	358,400	69.6	24,196	4.7	57,415	11.2	14,173	2.8	16,225	3.2	485	.1
South Carolina.....	348,574	1,437	.4	22,164	6.4	240,294	69.0	15,695	4.5	48,882	14.0	5,024	1.4	14,778	4.2	300	.1
South Dakota.....	56,419	3,117	5.5	3,942	7.0	16,799	29.8	5,474	9.7	20,554	36.5	2,845	5.0	3,400	6.0	288	.5
Tennessee.....	772,033	22,581	2.9	131,812	17.1	405,779	52.6	37,380	4.8	120,193	15.6	17,899	2.3	55,869	4.6	520	.1
Texas.....	1,966,470	138,690	7.1	257,042	13.1	876,990	44.5	163,640	8.3	358,303	18.2	54,988	2.8	115,780	5.9	1,037	.1
Utah.....	255,523	32,998	12.9	69,779	27.4	67,128	26.3	14,426	5.6	49,585	19.4	7,450	2.9	14,048	5.5	111	(4)
Vermont.....	107,016	1,547	1.4	1,515	1.4	80,396	75.2	4,961	4.6	12,499	11.7	3,380	3.2	2,674	2.5	44	(4)
Virginia.....	802,127	43,068	5.4	106,252	13.2	390,006	48.7	63,400	7.9	138,143	17.2	24,851	3.1	32,962	4.1	3,445	.2
Washington.....	1,345,404	10,537	.8	137,965	10.3	788,780	58.6	78,237	5.8	215,743	16.0	35,632	2.6	76,112	5.7	2,398	.2
West Virginia.....	700,041	271,634	38.8	37,018	5.3	269,513	38.5	38,976	5.6	58,357	8.3	8,645	1.2	15,764	2.3	134	(4)
Wisconsin.....	1,424,214	5,177	.4	42,280	3.0	1,049,734	73.7	66,633	4.7	172,633	12.1	34,072	2.4	47,592	3.3	6,093	.4
Wyoming.....	73,206	21,599	29.6	10,365	14.2	10,062	13.7	10,922	14.9	13,459	18.4	1,630	2.2	5,060	6.9	109	.1

¹ Total wages in covered employment for all pay periods ended in year. See table 135 for statutory size-of-firm inclusion.

² Excludes railroads and other groups subject, as of July 1, 1939, to Railroad Unemployment Insurance Act.

³ Agriculture, forestry, and fishing and establishments not elsewhere classified.

⁴ Less than 0.05 percent.

Table 140.—Covered employment: Employment, by industry division, major industry group, and month, 1943¹

[Workers in thousands; data corrected to Apr. 23, 1945]

Industrial classification ²	Average monthly employment				January	February	March	April	May	June	July	August	September	October	November	December
	Number	Percent of total	Percent of industry division	Percentage change from 1942 ³												
Total	30,818	100.0		+5.0	30,242	30,370	30,686	30,819	30,910	31,279	31,100	31,108	31,125	30,893	30,886	30,399
Mining	894	2.9	100.0	-6.9	918	905	910	896	888	898	896	897	891	880	877	871
10	131	.4	14.6	-9	133	132	133	132	131	133	132	132	132	130	126	124
11	84	.3	9.3	-5.8	85	85	86	84	84	83	84	83	82	82	82	82
12	431	1.4	48.3	-9.4	456	446	446	433	425	427	426	426	425	417	419	429
13	162	.5	18.1	-2.9	156	155	157	158	158	163	165	167	165	167	168	168
14	87	.3	9.7	-10.7	87	87	87	90	90	92	90	89	87	84	82	77
Contract construction	1,454	4.7	100.0	-28.2	1,708	1,654	1,636	1,621	1,577	1,561	1,468	1,413	1,338	1,240	1,177	1,055
15	627	2.0	43.1	-37.7	846	810	777	731	683	663	597	557	510	479	456	410
16	397	1.3	27.3	-24.1	432	416	420	447	452	446	423	408	394	345	317	267
17	430	1.4	29.6	-13.1	430	428	440	444	442	452	419	448	434	416	404	378
Manufacturing	17,281	56.1	100.0	+14.1	16,646	16,867	17,060	17,081	17,225	17,527	17,570	17,664	17,634	17,507	17,472	17,122
19	676	2.2	3.9	+184.6	662	674	674	675	667	662	666	676	684	689	694	685
20	1,397	4.5	8.1	+1.6	1,299	1,288	1,292	1,298	1,341	1,438	1,503	1,584	1,546	1,439	1,392	1,338
21	101	.3	6	+6.3	106	103	101	99	98	99	97	101	103	103	102	101
22	1,320	4.3	7.6	-4.7	1,374	1,372	1,368	1,347	1,341	1,339	1,309	1,293	1,285	1,280	1,250	1,249
23	1,063	3.4	6.2	(⁴)	1,091	1,100	1,108	1,086	1,080	1,080	1,055	1,052	1,049	1,031	1,029	1,000
24	558	1.8	3.2	-8.3	557	557	555	543	551	566	579	574	562	549	553	548
25	414	1.3	2.4	-5.0	414	416	421	416	415	420	418	416	414	410	410	401
26	392	1.3	2.3	+3.3	387	390	393	390	394	400	397	394	391	390	393	385
27	518	1.7	3.0	-6	517	516	518	514	514	522	519	516	519	521	522	517
28	849	2.8	4.9	+9.8	832	840	854	858	857	864	869	865	859	853	837	796
29	186	.6	1.1	+1.9	182	182	183	184	186	189	190	189	188	187	187	185
30	224	.7	1.3	+18.2	216	218	221	221	222	222	229	233	236	218	221	221
31	373	1.2	2.2	-7.9	394	391	388	382	377	377	371	367	362	359	357	350
32	408	1.3	2.4	-5.0	411	409	412	412	411	417	413	411	406	403	401	393
33	1,784	5.8	10.3	+3.4	1,763	1,776	1,793	1,789	1,793	1,808	1,798	1,792	1,785	1,781	1,775	1,751
34	3,270	10.7	18.8	+87.1	2,895	3,026	3,108	3,169	3,245	3,326	3,357	3,382	3,415	3,452	3,470	3,398
35	504	1.6	2.9	+10.6	482	488	493	496	499	506	509	513	515	517	519	509
36	959	3.1	5.5	+26.9	885	910	930	938	950	967	970	977	986	996	1,002	993
37	1,448	4.7	8.4	+6.9	1,395	1,416	1,436	1,446	1,457	1,473	1,472	1,467	1,466	1,460	1,454	1,437
38	324	1.1	1.9	-43.5	295	300	306	306	311	322	326	337	342	349	347	351
39	514	1.7	3.0	+13.1	485	494	506	510	517	526	525	525	524	521	524	514
Transportation, communication, and other public utilities	1,868	6.1	100.0	+3.2	1,822	1,828	1,851	1,847	1,860	1,882	1,901	1,901	1,899	1,885	1,877	1,862
41	168	.5	9.0	+8.3	164	166	167	167	168	168	169	169	170	169	169	169
42	419	1.4	22.4	-1	417	417	422	417	417	423	419	420	429	423	417	407
43	211	.7	11.3	+20.2	201	203	207	208	211	212	212	214	215	217	218	218
44	38	.1	2.0	+12.0	33	34	34	34	36	36	42	42	42	41	41	41
45	159	.5	8.5	+33.0	134	139	148	152	160	161	172	172	167	161	169	170
46	483	1.6	25.9	+3.6	472	471	477	475	477	489	494	494	490	491	482	480
48	373	1.2	20.0	-11.5	385	381	378	375	374	376	375	374	369	365	364	361
49	17	.1	.9	-10.6	17	17	18	18	17	17	17	17	17	17	17	17
Wholesale and retail trade	5,942	19.3	100.0	-1.4	5,814	5,786	5,868	5,978	5,927	5,945	5,844	5,834	5,958	6,025	6,152	6,170
50	822	2.7	13.8	-2.4	819	819	819	813	810	823	824	827	827	830	833	823
51	698	2.3	11.7	-6.6	707	705	705	701	698	706	694	698	691	693	690	690
52	349	1.1	5.9	-13.0	345	346	350	349	350	356	355	353	350	348	345	345
53	1,177	3.8	19.9	+3.1	1,115	1,106	1,136	1,200	1,158	1,132	1,089	1,084	1,160	1,232	1,349	1,367
54	682	2.2	11.5	-3.0	693	681	686	682	689	688	677	669	684	680	678	673
55	229	.7	3.9	-13.9	224	223	225	228	228	231	231	232	230	231	233	236
56	417	1.4	7.0	+4.4	391	397	419	457	421	417	381	382	420	432	444	445
57	634	2.1	10.7	-2	636	629	628	634	634	640	632	627	631	629	634	652
58	859	2.8	14.4	+7.9	806	806	822	839	863	879	886	889	892	878	875	868
59	74	.2	1.2	-20.1	78	76	76	76	75	74	74	73	72	72	71	71
Finance, insurance, and real estate	1,124	3.6	100.0	-3.2	1,124	1,122	1,125	1,134	1,137	1,153	1,139	1,129	1,113	1,105	1,102	1,105
60	288	.9	25.7	+1.8	285	285	287	287	288	294	293	291	288	287	289	289
61	42	.1	3.8	-2.3	39	40	41	43	43	44	44	44	42	42	42	42
62	66	.2	5.9	-20.7	71	69	68	68	67	67	66	64	63	62	62	62
63	340	1.2	30.2	-4.4	343	343	343	343	343	347	344	342	336	332	332	332
64	58	.2	5.1	+3.0	58	58	58	59	58	59	58	58	57	56	56	56
65	293	.9	26.0	-2.3	291	290	292	298	302	303	296	292	289	286	285	287
66	26	.1	2.3	-8.8	26	26	26	26	26	26	26	26	26	26	26	26
67	11	(⁵)	1.0	-4.2	11	11	11	11	11	11	11	11	11	11	11	11
Service industries	2,196	7.1	100.0	+1.7	2,157	2,156	2,180	2,202	2,234	2,252	2,224	2,211	2,225	2,154	2,168	2,159
70	391	1.3	17.8	+2.1	376	377	379	375	386	392	420	421	403	387	385	388
72	599	2.0	27.3	+3.6	593	594	604	615	624	631	612	598	598	578	572	567
73	256	.8	11.6	-2.3	251	251	256	253	255	259	256	254	257	258	250	260
74	55	.2	2.5	+29.3	54	54	54	56	57	57	56	55	55	54	55	55
75	74	.2	3.4	-4.3	73	72	73	74	74	75	74	75	74	75	76	76
76	64	.2	2.9	+27.0	57	57	61	62	62	65	66	66	66	68	68	68
78	216	.7	9.9	+7.1	211	212	211	214	217	216	214	214	219	225	223	220
79	198	.6	9.0	-4.1	189	186	190	202	211	203	194	194	193	192	192	192
80	92	.3	4.2	+10.0	89	90	91	91	92	94	93	92	92	91	91	91
81	32	.1	1.5	-4.8	33	33	33	33	33	33	32	32	32	31	31	32
82	13	(⁵)	.6	-6.8	14	14	14	14	14	14	9	9	11	13	13	13
83	53	.2	2.4	-20.7	63	60	59	58	56	53	50	50	48	48	47	47
86	130	.4	5.9	-2.4	131	131	133	132	131	132	124	123	129	129	129	132
90	17	.1	.2	-18.8	17	17	17	17	18	18	16	16	17	17	17	16
94	5	(⁵)	.2	-5.9	5	5	5	5	5	5	5	5	5	5	5	4
Miscellaneous ⁶	59	.2	100.0	-4.7	53	53	54	60	61	62	58	60	65	67	62	56

¹ Workers in covered employment in last pay period of each type (weekly, semimonthly, etc.) ended in month.² For titles of codes, see table 141.³ Reflects in varying degrees differences between years in coverage provisions of State laws and, for industry divisions, in classification of establishments.⁴ Increase of less than 0.05 percent.⁵ Less than 0.05 percent of total.⁶ New York accounts for all but 0.1 percent of total.⁷ Wisconsin accounts for all but 4.7 percent of total.⁸ Agriculture, forestry, and fishing and establishments not elsewhere classified.

Beneficiary

A claimant receiving benefits. The number of different beneficiaries during a year is roughly the number of

first payments issued during the year; the average weekly number of different beneficiaries during a month is the average number of weeks com-

pensated during the month.

Benefit Amount

Gross benefits.—The total amount of benefits paid, without adjustment

Table 141.—Covered employment: Total wages, by industry division, major industry group, and quarter, 1943¹

[Amounts in thousands; data corrected to Apr. 23, 1945]

Industrial classification	Total			January-March	April-June	July-September	October-December
	Amount	Percent of total	Percent of industry division				
Total	\$66, 120, 102	100. 0		\$15, 010, 951	\$16, 501, 208	\$16, 614, 419	\$17, 993, 524
Mining	1, 956, 956	3. 0	100. 0	461, 809	469, 389	508, 691	517, 067
10 Metal mining	308, 833	. 5	15. 8	71, 598	80, 022	78, 968	78, 245
11 Anthracite mining	178, 372	. 3	9. 1	44, 455	40, 687	40, 807	46, 423
12 Bituminous and other soft-coal mining	914, 405	1. 3	46. 7	224, 788	213, 418	238, 423	237, 776
13 Crude-petroleum and natural-gas production	387, 607	. 6	19. 8	83, 851	92, 190	100, 848	110, 718
14 Nonmetallic mining and quarrying	167, 739	. 3	8. 6	37, 117	43, 072	43, 645	43, 905
Contract construction	3, 777, 884	5. 7	100. 0	1, 013, 840	1, 033, 794	908, 242	822, 008
15 Building construction—general contractors	1, 618, 934	2. 5	42. 9	498, 805	451, 216	358, 759	310, 154
16 General contractors, other than building	1, 017, 494	1. 5	26. 9	244, 692	286, 069	261, 048	225, 685
17 Construction—special-trade contractors	1, 141, 456	1. 7	30. 2	270, 343	296, 509	285, 435	286, 169
Manufacturing	40, 734, 869	61. 7	100. 0	9, 095, 508	10, 170, 120	10, 331, 481	11, 137, 760
19 Ordnance and accessories	1, 785, 801	2. 7	4. 4	412, 114	446, 434	444, 288	482, 965
20 Food and kindred products	2, 632, 073	4. 0	6. 5	559, 663	633, 081	707, 807	731, 528
21 Tobacco manufacturers	145, 137	. 2	. 4	33, 458	35, 464	36, 026	40, 189
22 Textile-mill products	2, 053, 266	3. 1	5. 0	501, 195	527, 808	492, 112	532, 151
23 Apparel and other finished products made from fabrics and similar materials	1, 694, 603	2. 6	4. 2	397, 790	437, 641	410, 662	448, 510
24 Lumber and timber basic products	828, 881	1. 3	2. 0	176, 487	212, 680	220, 046	219, 668
25 Furniture and finished lumber products	724, 688	1. 1	1. 8	161, 049	180, 824	181, 898	200, 917
26 Paper and allied products	815, 640	1. 2	2. 0	186, 034	204, 480	201, 335	223, 791
27 Printing, publishing, and allied industries	1, 143, 383	1. 7	2. 8	259, 474	280, 398	281, 066	322, 445
28 Chemicals and allied products	2, 030, 052	3. 1	5. 0	457, 381	512, 791	520, 370	539, 510
29 Products of petroleum and coal	521, 893	. 8	1. 3	114, 949	128, 456	135, 172	143, 316
30 Rubber products	555, 437	. 8	1. 4	122, 237	135, 671	150, 403	147, 126
31 Leather and leather products	618, 450	. 9	1. 5	148, 471	158, 393	148, 015	163, 571
32 Stone, clay, and glass products	829, 243	1. 3	2. 0	187, 624	209, 894	208, 426	223, 299
33 Iron and steel and their products	4, 702, 720	7. 1	11. 5	1, 068, 122	1, 171, 810	1, 194, 665	1, 268, 123
34 Transportation equipment (except automobiles)	9, 750, 535	14. 7	23. 8	2, 092, 643	2, 425, 418	2, 517, 570	2, 714, 904
35 Nonferrous metals and their products	1, 302, 093	2. 0	3. 2	298, 753	321, 588	325, 258	356, 494
36 Electrical machinery	2, 365, 359	3. 6	5. 8	521, 552	584, 731	596, 503	662, 573
37 Machinery (except electrical)	4, 147, 961	6. 3	10. 2	944, 129	1, 048, 520	1, 032, 317	1, 122, 995
38 Automobiles and automobile equipment	967, 111	1. 5	2. 4	205, 886	232, 000	243, 377	280, 848
39 Miscellaneous manufacturing industries	1, 120, 537	1. 7	2. 8	246, 497	282, 038	279, 165	312, 837
Transportation, communication, and other public utilities	3, 796, 764	5. 7	100. 0	860, 021	938, 599	974, 626	1, 023, 518
41 Local railways and bus lines	383, 849	. 6	10. 1	89, 046	96, 059	97, 615	101, 129
42 Trucking and warehousing for hire	779, 200	1. 2	20. 5	176, 072	194, 018	196, 950	212, 160
43 Other transportation (except water transportation)	440, 717	. 7	11. 6	97, 292	106, 945	112, 569	123, 911
44 Water transportation	96, 035	. 1	2. 5	19, 330	21, 577	25, 230	29, 898
45 Services allied to transportation, not elsewhere classified	300, 867	. 5	7. 9	60, 212	75, 339	80, 744	84, 572
46 Communication: telephone, telegraph, and related services	914, 998	1. 3	24. 2	209, 251	225, 881	235, 929	243, 937
48 Utilities: electric and gas	850, 572	1. 3	22. 4	201, 644	211, 242	217, 699	219, 987
49 Local utilities and local public services, not elsewhere classified	30, 526	(²)	. 8	7, 174	7, 538	7, 890	7, 924
Wholesale and retail trade	9, 979, 335	15. 1	100. 0	2, 250, 241	2, 433, 430	2, 416, 551	2, 879, 113
50 Full-service and limited-function wholesalers	1, 886, 569	2. 9	18. 9	409, 342	458, 043	447, 228	571, 956
51 Wholesale distributors, other than full-service and limited-function wholesalers	1, 787, 231	2. 7	17. 9	412, 407	439, 896	434, 993	499, 935
52 Wholesale and retail trade combined, not elsewhere classified	160, 746	1. 0	6. 9	150, 375	169, 273	169, 321	197, 777
53 Retail general merchandise	1, 392, 499	2. 1	14. 0	335, 930	332, 137	321, 267	403, 165
54 Retail food and liquor stores	992, 598	1. 5	9. 9	230, 569	243, 372	247, 693	270, 964
55 Retail automotive	471, 208	. 7	4. 7	100, 226	114, 939	117, 140	138, 903
56 Retail apparel and accessories	613, 904	. 9	6. 2	137, 405	152, 174	140, 552	183, 773
57 Retail trade, not elsewhere classified	1, 034, 050	1. 6	10. 4	231, 953	253, 638	252, 922	295, 537
58 Eating and drinking places	1, 002, 522	1. 5	10. 0	215, 674	241, 996	257, 435	287, 417
59 Retail filling stations	112, 008	. 2	1. 1	26, 360	27, 962	28, 000	29, 686
Finance, insurance, and real estate	2, 312, 255	3. 5	100. 0	537, 784	575, 635	570, 839	627, 997
60 Banks and trust companies	603, 203	. 9	26. 1	143, 282	147, 611	148, 393	163, 917
61 Security dealers and investment banking	136, 131	. 2	5. 9	27, 902	36, 184	33, 088	38, 957
62 Finance agencies, not elsewhere classified	134, 445	. 2	5. 8	32, 745	33, 533	31, 866	36, 301
63 Insurance carriers	785, 115	1. 2	33. 9	186, 776	195, 371	197, 029	205, 939
64 Insurance agents, brokers, and services	133, 109	. 2	5. 8	30, 759	32, 456	31, 653	38, 241
65 Real estate	420, 049	. 6	18. 2	94, 435	105, 174	104, 524	115, 916
66 Real estate, insurance, loans, law offices: any combination	55, 248	. 1	2. 4	11, 540	13, 953	13, 325	16, 430
67 Holding companies (except real estate holding companies)	44, 955	. 1	1. 9	10, 345	11, 353	10, 961	12, 296
Service industries	3, 466, 214	5. 2	100. 0	773, 567	856, 998	878, 647	957, 002
70 Hotels, rooming houses, camps, and other lodging places	428, 612	. 6	12. 4	94, 105	101, 925	115, 811	116, 771
72 Personal services	769, 818	1. 1	22. 2	173, 315	199, 405	192, 007	205, 091
73 Business services, not elsewhere classified	572, 429	. 9	16. 5	126, 501	138, 666	141, 650	165, 612
74 Employment agencies and commercial and trade schools	117, 981	. 2	3. 4	26, 743	29, 429	30, 080	31, 729
75 Automobile repair services and garages	128, 129	. 2	3. 7	27, 603	31, 388	32, 348	36, 790
76 Miscellaneous repair services and hand trades	152, 998	. 2	4. 4	31, 401	36, 989	39, 598	45, 010
78 Motion pictures	450, 201	. 7	13. 0	97, 905	107, 231	116, 095	128, 970
79 Amusement and recreation and related services, not elsewhere classified	233, 951	. 4	6. 7	48, 382	58, 409	63, 065	64, 095
80 Medical and other health services	127, 474	. 2	3. 7	28, 774	31, 072	32, 663	34, 965
81 Law offices and related services	66, 130	. 1	1. 9	15, 083	15, 979	15, 723	19, 345
82 Educational institutions and agencies	17, 017	(²)	. 5	4, 515	4, 426	3, 230	4, 846
83 Other professional and social-service agencies and institutions	175, 540	. 3	5. 1	45, 771	45, 734	39, 894	44, 141
86 Nonprofit membership organizations	194, 996	. 3	5. 6	46, 093	48, 630	48, 429	51, 844
90 Private households ³	24, 178	(²)	. 7	5, 872	5, 984	6, 133	6, 189
94 Regular governmental establishments ⁴	6, 760	(²)	. 2	1, 504	1, 731	1, 921	1, 604
Miscellaneous ⁵	95, 825	. 1	100. 0	18, 181	23, 243	25, 342	29, 059

¹ Total wages in covered employment for all pay periods ended in year or quarter.

² Less than 0.05 percent.

³ New York accounts for all but 0.2 percent of total.

⁴ Wisconsin accounts for all but 6.2 percent of total.

⁵ Includes agriculture, forestry, and fishing and establishments not elsewhere classified.

for previous underpayments or overpayments, returned or voided checks, and the like.

Maximum.—The highest weekly benefit amount payable under a State unemployment compensation law.

Minimum.—The smallest benefit payment made for a period (usually a week) of total unemployment.

Net benefits.—The total amount of benefits paid after adjustment for previous underpayments or overpayments, returned or voided checks, and the like.

Total benefits.—The total amount (net or gross) paid during a specified period or the total amount paid or payable to an individual during his benefit year.

Weekly benefit amount.—The full amount of benefits a worker is entitled to receive for one week of compensable total unemployment.

Benefit Duration

A period expressed in multiples of full weeks of benefits for total unemployment.

Actual.—The number of full weeks of benefits received by a claimant during his benefit year.

Maximum.—The highest number of full weeks of benefits for which a claimant can be eligible during a benefit year under the State unemployment compensation law.

Potential.—The number of full weeks of benefits for which a claimant has been determined to be eligible during a benefit year.

Uniform.—Identical duration for all eligible claimants, irrespective of their wage credits or weeks of covered employment in the base period.

Variable.—Duration for individual eligible claimants dependent on their wage credits or weeks of covered employment in the base period.

Benefit Period

A period (usually 7 days) for which benefits are paid or payable.

Benefit Year

A period of exactly or approximately 52 consecutive weeks during which a worker may receive his maximum total benefits computed on wages or employment in his base period.

Individual.—A benefit year which varies as to starting date for each claimant—usually beginning with the first week for which he files a valid claim.

Uniform.—A benefit year which ends on the same calendar date for all claimants—for example, the period April 1–March 31. The benefit year for claimants who file an initial claim after the beginning of the uniform benefit year ends on the same date as that for all other eligible claimants.

Claim

An application for unemployment compensation.

Additional.—An application which certifies to the beginning date of a period of unemployment, the first benefit period of which would fall within a benefit year in which a valid initial claim has already been filed.

Allowed.—A new claim on which a determination has been made that the claimant has met the State's statutory qualifying wage or employment requirements, but not necessarily other requirements for receipt of benefits.

Compensable.—An application for benefits which certifies to the completion of a benefit period.

Continued.—An application which certifies to the completion of a waiting-period week (waiting-period claim) or a benefit period (compensable claim).

Disallowed.—(1) A new claim which the initial authority finds does not meet the State's qualifying wage or employment requirements; (2) a continued claim which is denied because a claimant fails to meet other requirements for receipt of benefits.

Initial.—A new claim or an additional claim.

Interstate.—A claim filed in one State (*agent State*) which is forwarded to the central office of another State (*liable State*) in which the worker has earned wages which may make him eligible for benefits.

New.—An application for determination of benefit rights (benefit amount and duration) which certifies to the beginning date of a period of unemployment or its continuance into a new benefit year.

Waiting-period.—An application which certifies to the completion of a waiting-period week.

Claimant

A person who has filed a claim for benefits.

Eligible.—A worker who has filed a valid new claim (meeting the State's statutory qualifying wage or employment requirements) but who may or may not meet other requirements for receipt of benefits.

Interstate.—A worker who files a claim in one State (*agent State*) on the basis of wages earned in another State (*liable State*).

Contribution Rates

Penalty.—Rates in excess of the standard rate which a State assigns under the experience-rating provisions of its unemployment compensation law to employers whose experience-rating accounts have indicated a high unemployment risk.

Reduced.—Rates below the standard rate which a State assigns under the experience-rating provisions of its unemployment compensation law to employers whose experience-rating accounts have indicated a low unemployment risk.

Standard.—The basic rate (2.7 percent of taxable wages under the unemployment compensation laws of all States except Michigan) from which variations in rate are computed under experience-rating provisions of State laws.

Contributions

Employee.—Amounts deductible from wages which a few State unemployment compensation laws require employers to pay to the State unemployment fund on behalf of employees with respect to their taxable wages.

Employer.—Amounts not deductible from wages which State unemployment compensation laws require employers to pay to the State unemployment fund with respect to employees' taxable wages.

Voluntary.—Additional amounts which certain State unemployment compensation laws permit an employer to pay to the State unemployment fund to qualify for a reduced contribution rate under the State's experience-rating provisions.

War-risk.—Additional contributions required by some State unemployment compensation laws of employers whose pay rolls have expanded greatly during the war and whose postwar unemployment risk is expected to be high.

Determination, Initial or First

The decision made by the initial authority with respect to a new claim. The determination rules on the validity of the claim, fixes the weekly benefit amount and maximum benefits payable on a valid claim, and, if the claim is disallowed, gives the reason for disallowance.

Disqualification

Postponement of benefits, reduction in potential total benefits, or cancellation of wage credits under a State unemployment compensation law because an eligible claimant has left his job without "good cause," has been discharged for misconduct, has refused to apply for or accept "suitable work," is unemployed as a result of a labor dispute, or the like.

Employer, Subject

An employing unit or group of units subject to a State unemployment compensation law and considered to be one legal entity.

Experience Rating (Merit Rating)

A method of determining the contribution rate of an employer or group of employers on the basis of factors specified in a State unemployment compensation law for measuring employers' experience with unemployment or unemployment risk.

Account.—An account of an employer or group of employers maintained by the employment security agency, in a State with experience-rating provisions, to determine the contribution rate of that employer.

Payments (Benefits)

An amount paid or payable to an eligible claimant with respect to his unemployment during a benefit period, usually a week.

First.—A payment issued to a claimant for his first compensable period of unemployment in a benefit year.

Supplemental.—A payment issued to adjust an underpayment for one or more previous benefit periods.

Readjustment Allowances

Benefits provided under the Servicemen's Readjustment Act (G. I. Bill of Rights) to ex-servicemen who are unemployed or who, though self-employed, have net earnings of less than \$100 a month.

Unemployment

Part-total.—A period of otherwise total unemployment during which a worker has odd jobs and/or subsidiary work with earnings in excess of the amount specified in the State unemployment compensation law as allowable without reduction in his weekly benefit amount.

Partial.—A period during which a worker earns wages from his regular employer but, because of insufficient work, is employed less than his

normal or customary full-time hours and earns less than his partial earnings limit under the State unemployment compensation law.

Total.—A period during which a worker performs no work and earns no wages, or has odd jobs and/or subsidiary work with earnings not in excess of the amount specified in the State unemployment compensation law as allowable without reduction in his weekly benefit amount.

Unemployment Fund, State

A fund established under a State unemployment compensation law to finance benefit payments; it consists of a clearing account, a benefit-payment account, and an unemployment trust fund account.

Benefit-payment account.—An account maintained by a State employment security agency within its unemployment fund in which are deposited amounts withdrawn from the unemployment trust fund in the U. S. Treasury and from which benefits are paid.

Clearing account.—An account maintained by a State employment security agency within its unemployment fund in which are deposited contributions collected under State unemployment compensation laws and from which amounts are transferred to the State's account in the unemployment trust fund in the U. S. Treasury.

Unemployment trust fund account.—An account maintained by a State employment security agency within its unemployment fund in which are recorded transfers from the State clearing account and to the benefit-payment account and the amount of interest earned on the State account in the unemployment trust fund in the U. S. Treasury.

Unemployment Trust Fund, U. S. Treasury

A fund in which are recorded all amounts deposited by State employment security agencies and the Railroad Retirement Board, all sums withdrawn by State agencies and the Railroad Retirement Board to pay unemployment benefits, and interest on the invested portion of the fund.

Federal unemployment account.—A Federal account authorized under the War Mobilization and Reconversion Act in the unemployment trust fund in the U. S. Treasury to receive appropriations of the excess of Federal unemployment tax collections over administrative expenses of unemployment compensation, from

which loans are to be made to a State account in the unemployment trust fund whenever the State's funds approach insolvency.

State accounts.—Fifty-one accounts maintained within the unemployment trust fund in the U. S. Treasury in which are recorded amounts deposited and withdrawn by each State and the amount of interest earned by a State balance.

Wages

Taxable wages.—Wages (amounts up to and including \$3,000 a year paid to each worker) subject to unemployment compensation contributions under a State unemployment compensation law or subject to tax under the Federal Unemployment Tax Act.

Wage credits.—That portion of the wages earned by a worker in covered employment which is used in determining his benefit rights.

Wage item.—A line entry on a list wage report, a single wage slip, or a wage and separation report, giving wages (wage credits) of a covered worker.

Wage and separation report.—A report submitted in some States by an employer when a worker is separated from his employment, indicating for a given period of time the wages he has paid the worker and the reason for the separation.

Waiting Period

A period or periods of unemployment during which a claimant may not draw benefits and during which he must meet certain requirements essential to the establishment of his eligibility for benefits during later weeks of unemployment.

Week

Compensable.—A week of unemployment with respect to which benefits are paid or payable.

Flexible.—A period of 7 consecutive days, the beginning of which is determined in relation to the date on which a claim is filed, used by some State employment security agencies as the unit in measuring unemployment.

Worker With Wage Credits

A worker who, at any time during a year, has earned wages in employment covered by a State unemployment compensation law (same as covered worker); his wage credits represent his total earnings from covered employment during a given period.

Employment Service*

Shortages of the workers needed to make the ships, aircraft, munitions, textiles, and other equipment and supplies required for the armed forces were acute in 1944 in nearly all areas in which these materials were produced. Activities of the U.S. Employment Service were therefore concentrated on staffing "must" plants whose unfilled needs for manpower were critical handicaps to production of essentials. Manpower ceilings were imposed to assure that employers were fully utilizing their available workers and to free workers for important war jobs; applicants for work were referred to jobs which stood highest in order of importance to the war effort; and referrals to nonessential work—such as domestic service in private homes—were drastically curtailed or eliminated. Procedures in local offices were reduced to the minimum consistent with efficiency in referring workers to priority war jobs; as a result, the process of taking complete applications was omitted if the worker could be referred quickly and easily to essential work. Data on applications are therefore not available for 1944, and industrial, occupational, and State comparisons of 1944 placements with those of earlier years are affected by priority-referral policies.

The importance of the wartime manpower controls exercised by the U.S. Employment Service is reflected in the increasing volume of placements for which that Service has become responsible. In 1940, about 3.7 million placements were made in nonagricultural jobs in the continental United States, or an average of slightly more than 300,000 a month. In 1944, the 11.4 million comparable placements by the USES were three times as many as in 1940 and averaged more than 950,000 a month (table 123). In the latter half of 1944, moreover, more than a million nonagricultural placements were made in each month except December.

* This section and its tables (142-147) contain material furnished by the War Manpower Commission, Reports and Analysis Service, transferred, with the U. S. Employment Service, to the U. S. Department of Labor, September 19, 1945.

Industrial Differences

While nonagricultural placements tripled in number, the volume of placements in manufacturing activities was 10 times that in 1940. By the end of 1944, the USES was responsible for at least 7 in every 10 manufacturing hires. Shifts in the proportion of nonagricultural placements in the various fields of activity necessary to gear production to the needs of total war are shown below in the relative position of construction, transportation, trade, and service in the series of data for 5 years:

Industry division	Percent of placements				
	1944	1943	1942	1941	1940
Total.....	100.0	100.0	100.0	100.0	100.0
Mining.....	1.5	1.1	.6	.6	.7
Construction.....	6.3	10.7	23.2	19.9	17.8
Manufacturing.....	59.8	60.2	36.7	23.3	20.0
Transportation ¹	7.8	4.2	3.2	3.0	2.7
Trade.....	8.7	6.4	9.8	17.2	18.4
Service.....	9.4	9.8	17.8	30.8	36.1
Other ²	6.5	7.6	8.7	5.2	4.3

¹ Includes communications and other public utilities.

² Finance, insurance, and real estate, regular government agencies, Government relief projects, and establishments not elsewhere classified.

Of all placements made in February-December 1944, 85 percent were in essential and locally needed activ-

ities. Placements in ordnance plants increased substantially over 1943, but those in aircraft and shipbuilding establishments declined.

The part that women and Negroes have played in the production program of the war is also significantly illustrated by the jobs they have taken through the USES. In 1944, 3.8 million placements of women were made, in contrast to 2.2 million in 1942 and 1.5 million in 1940. For Negroes, placements rose from 0.7 million in 1940 to 1.3 million in 1942 and 2.0 million in 1944. Nearly two-thirds of all placements for women registrants were in manufacturing jobs, chiefly ordnance, aircraft, shipbuilding, iron and steel products, food products, textiles, apparel, and electrical machinery. Nearly half (46 percent) the placements of nonwhite workers were also in manufacturing activities, mainly shipbuilding, iron and steel products, and food processing.

Occupational Differences

In 1944 the number of USES placements in managerial and professional jobs increased markedly from earlier years; the proportion, however, has remained fairly constant at about 1

Table 142.—Nonagricultural placements: Number and percentage distribution by major occupational group, race, and sex, 1944¹

Major occupational group	Total	Race ²		Sex	
		White	Nonwhite	Men	Women
	Number				
Total.....	11, 446, 007	9, 390, 802	2, 055, 205	7, 643, 475	3, 802, 532
Professional and managerial.....	132, 956	131, 505	1, 451	98, 641	34, 315
Clerical and sales.....	1, 029, 926	1, 008, 756	21, 170	280, 112	749, 814
Service.....	1, 175, 443	575, 288	600, 155	472, 067	703, 376
Skilled.....	1, 322, 576	1, 271, 126	51, 450	1, 178, 051	144, 525
Semiskilled.....	1, 687, 585	1, 537, 359	150, 226	1, 071, 199	616, 386
Unskilled and other.....	6, 097, 521	4, 866, 768	1, 230, 753	4, 543, 405	1, 554, 116
	Percentage distribution by occupational group				
Total.....	100.0	100.0	100.0	100.0	100.0
Professional and managerial.....	1.2	1.4	.1	1.3	.9
Clerical and sales.....	9.0	10.7	1.0	3.7	19.7
Service.....	10.3	6.1	29.2	6.2	18.5
Skilled.....	11.6	13.5	2.5	15.4	3.8
Semiskilled.....	14.7	16.4	7.3	14.0	16.2
Unskilled and other.....	53.2	51.9	59.9	59.4	40.9
	Percentage distribution by race and sex				
Total.....	100.0	82.0	18.0	66.8	33.2
Professional and managerial.....	100.0	98.9	1.1	74.2	25.8
Clerical and sales.....	100.0	97.9	2.1	27.2	72.8
Service.....	100.0	48.9	51.1	40.2	59.8
Skilled.....	100.0	96.1	3.9	89.1	10.9
Semiskilled.....	100.0	91.1	8.9	63.5	36.5
Unskilled and other.....	100.0	79.8	20.2	74.5	25.5

¹ Continental United States only.

² Classified according to local usage.

Source: War Manpower Commission, Reports and Analysis Service, transferred, with the U. S. Employment Service, to the U. S. Department of Labor, Sept. 19, 1945.

percent over the years. The percent of placements in clerical and sales positions (9 percent) and in service jobs (10 percent) both declined appreciably from 1940; in July-December 1940 they represented 12 and 30 percent, respectively, of all complete placements including agriculture. Placements in jobs requiring skilled and semiskilled operations together accounted for more than one-fourth of the total in 1944 as compared with about one-fifth in 1940. Openings for unskilled workers

filled in 1944 were more than half the placements in that year, while they represented less than one-third the 1940 total.

The extent to which women and Negroes are taking part in nonagricultural activities is perhaps most clearly outlined by comparison of their occupational roles in these activities during a 4-year period.

Although women have represented about one-third of all placements for several years, there has been a strik-

ing decline in their concentration in service jobs:

Year	Service placements of women as—	
	Percent of all placements of women	Percent of all service placements
1941--	59.4	68.2
1942--	38.8	64.5
1943--	19.8	62.7
1944--	18.5	59.8

In contrast, the representation of women workers in placements requiring skilled labor was appreciably greater in 1943 and 1944 than in 1941:

Table 143.—Nonagricultural placements: Number, by State and month, 1944¹

State	Total		January	February	March	April	May	June	July	August	September	October	November	December
	Number	Percentage change from preceding year												
Total, 1939.....	4,152,139	-----	223,589	205,392	277,994	293,731	372,384	400,973	368,816	465,227	498,519	417,543	327,910	300,061
Total, 1940.....	3,661,040	-11.8	227,412	207,428	241,496	284,941	329,148	296,185	288,229	316,704	334,039	383,157	363,023	389,278
Total, 1941.....	5,404,291	+47.6	377,834	366,609	392,241	444,381	487,668	449,204	484,002	493,257	530,117	524,599	409,449	444,930
Total, 1942.....	6,919,892	+28.0	404,756	402,238	473,665	553,859	600,064	642,254	655,205	638,241	647,845	680,319	606,305	615,141
Total, 1943.....	9,393,196	+35.7	659,166	647,891	718,477	688,771	707,764	861,623	880,420	907,217	908,620	857,585	834,407	721,255
Total, 1944.....	11,446,007	+21.9	788,177	745,020	778,103	760,671	833,255	972,586	1,092,515	1,259,179	1,171,838	1,127,130	1,034,081	883,452
Alabama.....	250,738	+33.7	16,324	16,362	17,711	19,824	22,176	21,414	26,194	25,380	22,242	20,753	24,197	18,161
Arizona.....	64,586	+12.8	4,143	3,581	4,680	4,811	5,447	5,181	4,856	5,618	7,204	6,636	6,410	6,019
Arkansas.....	108,528	+1.0	7,465	6,014	6,614	6,770	7,190	7,456	11,722	12,117	11,391	10,071	10,561	11,157
California.....	1,164,393	+22.7	74,131	73,715	83,325	76,656	75,279	87,076	103,014	129,332	130,018	128,431	111,897	91,519
Colorado.....	104,525	+32.6	7,698	7,036	7,052	6,893	7,146	8,081	9,322	11,562	9,791	10,573	10,146	9,225
Connecticut.....	144,512	+23.0	12,058	10,777	11,627	10,558	11,636	12,638	13,267	14,270	12,087	12,837	11,939	10,818
Delaware.....	23,097	-9.7	1,564	1,457	1,217	1,119	1,739	2,147	2,703	2,578	1,847	2,492	2,674	1,560
District of Columbia.....	67,220	+67.1	4,842	3,238	3,798	3,945	3,956	4,547	7,946	10,900	10,434	6,040	4,030	3,544
Florida.....	222,068	+5.3	19,922	17,087	16,721	16,760	17,112	17,075	18,456	19,886	20,140	20,040	21,205	17,664
Georgia.....	296,675	+32.6	19,728	16,718	17,854	17,865	22,587	26,746	29,358	37,076	32,505	30,503	26,401	19,334
Idaho.....	37,851	-6	2,823	2,383	2,196	2,062	3,044	3,178	3,876	3,801	4,364	4,228	3,378	2,518
Illinois.....	627,210	+108.4	26,486	27,579	30,411	34,448	36,216	46,410	56,225	76,338	79,437	79,485	66,209	67,966
Indiana.....	320,978	+11.9	23,388	19,269	20,523	20,994	24,369	26,989	28,741	36,334	33,777	31,021	31,367	24,206
Iowa.....	161,755	+30.1	12,478	9,814	11,271	10,964	13,174	15,944	15,127	16,466	11,573	10,056	12,880	12,300
Kansas.....	118,137	-20.1	7,388	7,171	5,929	6,783	9,550	9,547	12,218	13,968	12,827	12,154	10,372	10,230
Kentucky.....	178,730	+8.3	14,070	13,906	12,402	13,090	13,785	14,980	19,367	23,347	15,352	14,497	12,523	11,411
Louisiana.....	132,529	+63.6	11,597	11,169	11,185	9,923	11,378	10,744	11,402	12,850	10,537	12,452	10,800	8,492
Maine.....	62,173	-7.4	5,405	4,356	4,563	4,141	4,031	5,545	6,615	6,398	5,723	5,705	4,950	4,741
Maryland.....	195,327	+14.9	11,668	13,123	10,344	9,056	12,301	19,297	24,769	25,416	21,942	21,898	17,616	8,397
Massachusetts.....	292,957	+9.8	23,674	21,952	23,483	20,388	20,860	25,231	20,291	27,666	27,364	26,832	24,945	21,271
Michigan.....	375,948	+4.5	25,886	27,397	24,569	24,430	26,065	29,167	34,074	40,890	35,156	37,950	36,805	33,559
Minnesota.....	194,567	+11.3	12,411	11,024	12,155	11,890	12,690	19,464	17,345	25,952	20,299	19,038	17,437	14,862
Mississippi.....	126,083	+10.5	8,797	7,696	8,764	8,510	9,918	11,750	13,973	13,744	11,980	11,209	11,504	8,235
Missouri.....	286,835	(2)	18,710	18,227	17,975	16,748	18,021	24,754	25,382	31,948	31,995	30,666	27,241	25,165
Montana.....	35,157	+32.3	1,940	1,765	1,885	2,262	3,066	3,092	3,347	3,706	3,794	4,054	3,647	2,599
Nebraska.....	68,570	-3.4	5,060	3,599	3,570	3,770	5,239	6,631	7,500	7,844	6,259	6,631	6,160	6,307
Nevada.....	31,700	-27.9	2,626	2,476	2,270	2,796	2,848	2,651	2,640	2,788	2,958	2,872	2,619	2,156
New Hampshire.....	29,099	+11.0	2,482	2,498	2,652	2,322	2,465	2,809	2,714	2,438	2,488	2,305	2,003	1,923
New Jersey.....	392,853	+13.7	29,806	29,520	30,758	29,332	29,617	33,353	33,435	40,079	38,781	36,235	33,512	28,425
New Mexico.....	33,927	+40.4	2,421	2,471	2,274	2,140	2,475	2,549	3,554	3,595	3,304	2,960	3,126	3,058
New York.....	1,062,683	+17.0	78,962	75,898	76,876	73,982	76,783	85,435	102,412	107,957	102,655	106,328	91,309	84,446
North Carolina.....	255,655	+26.6	20,368	17,108	17,948	16,821	18,136	20,007	23,554	30,828	29,253	24,862	21,749	15,521
North Dakota.....	18,851	-2.6	1,439	1,111	1,154	1,343	1,638	2,001	1,569	1,821	1,456	1,760	2,073	1,486
Ohio.....	748,069	+11.1	57,283	50,285	52,604	52,547	56,507	77,073	66,086	82,161	72,608	66,356	61,519	53,040
Oklahoma.....	137,002	+44.2	7,645	7,673	8,079	7,595	9,426	11,012	15,673	16,954	14,913	12,988	12,752	12,262
Oregon.....	192,747	+15.0	13,392	12,052	13,367	13,055	13,378	17,460	17,116	18,200	21,437	20,229	16,988	16,073
Pennsylvania.....	642,661	+43.1	43,335	41,743	43,442	40,700	46,993	57,577	55,175	67,216	69,668	63,893	61,426	51,283
Rhode Island.....	83,885	+22.3	7,620	6,787	7,088	6,304	6,729	8,249	8,408	7,475	6,440	7,004	6,418	5,283
South Carolina.....	128,346	+76.0	4,515	4,051	4,565	4,916	6,162	8,852	15,180	19,323	18,348	15,667	15,500	11,267
South Dakota.....	21,895	+15.4	950	1,203	2,613	2,504	2,138	2,579	1,976	1,780	1,497	1,477	1,502	1,676
Tennessee.....	283,929	+77.2	21,160	20,179	22,491	21,221	23,529	24,022	28,649	28,297	25,730	25,426	23,961	19,264
Texas.....	653,759	+25.5	43,673	43,196	47,881	45,570	52,305	53,592	67,182	71,768	60,071	59,195	61,180	47,846
Utah.....	77,753	-15.8	6,580	7,070	4,114	5,326	5,379	5,845	9,620	7,688	6,800	7,722	5,629	5,980
Vermont.....	14,726	+47.0	821	832	994	918	976	1,458	1,687	1,742	1,409	1,484	1,365	1,140
Virginia.....	245,860	+145.2	12,320	13,655	16,598	15,160	17,421	19,736	26,158	33,588	26,530	25,665	23,468	18,561
Washington.....	370,800	+3.8	28,022	27,914	28,058	30,550	35,555	36,842	32,492	33,548	34,124	31,626	28,125	23,944
West Virginia.....	137,080	+75.4	8,335	8,167	8,529	9,362	11,221	13,279	14,896	14,253	13,197	13,224	13,463	9,154
Wisconsin.....	196,440	-1.3	12,893	11,179	10,310	10,671	12,223	18,984	24,519	22,385	21,148	18,143	17,847	16,135
Wyoming.....	22,138	+6.9	1,873	1,457	1,614	1,376	1,376	1,627	1,830	2,256	2,092	2,440	2,017	2,180

Continental United States only.

² Decrease of less than 0.05 percent.

Source: War Manpower Commission, Reports and Analysis Service, transferred, with the U. S. Employment Service, to the U. S. Department of Labor, Sept. 19, 1945.

Year	Skilled-labor placements of women as—	
	Percent of all placements of women	Percent of all skilled-labor placements
1941..	1.5	5.7
1942..	3.3	8.0
1943..	4.7	13.2
1944..	3.8	10.9

Negroes, who constitute only about 10 percent of the total population of the continental United States, have rather consistently accounted for about 20 percent of USES placements. Although the proportion of nonwhite placements in service jobs declined in the years 1941-44, an increasing

proportion of service placements were made for nonwhite workers:

Year	Service placements of nonwhite workers as—	
	Percent of all placements of nonwhite workers	Percent of all service placements
1941..	60.2	38.3
1942..	45.1	43.9
1943..	34.5	50.6
1944..	29.2	51.1

So far as skilled production jobs are concerned, Negroes have been handicapped even more than women by

their concentration in jobs of lower grade:

Year	Skilled-labor placements of nonwhite workers as—	
	Percent of all placements of nonwhite workers	Percent of all skilled-labor placements
1941..	1.6	3.3
1942..	1.8	2.6
1943..	2.3	2.9
1944..	2.5	3.9

Special Services for Veterans

Among all nonagricultural placements in 1944 in the continental

Table 144.—Nonagricultural placements: Number, by industry division, State, and quarter, 1944¹

Quarter and State	Total	Forestry and fishing	Mining	Construction	Manufacturing	Transportation, communication, and other public utilities	Wholesale and retail trade	Finance, insurance, and real estate	Service industries		Government	Establishments not elsewhere classified
									Total	Domestic		
Total.....	11,446,907	6,583	170,682	724,971	6,832,254	887,955	995,876	65,584	1,079,529	439,130	672,545	10,028
January-March.....	2,311,300	694	34,172	163,635	1,384,784	156,336	170,974	12,608	241,127	111,721	144,036	2,934
April-June.....	2,566,512	2,991	34,664	174,886	1,508,611	181,591	205,336	14,830	274,711	131,257	166,725	2,167
July-September.....	3,523,532	1,784	56,527	220,718	2,116,711	293,232	317,377	20,696	307,037	103,905	186,898	2,552
October-December.....	3,044,663	1,114	45,319	165,732	1,822,148	256,796	302,189	17,450	256,654	92,247	174,886	2,375
Alabama.....	250,738	28	3,922	8,437	180,555	14,058	16,731	1,203	8,765	1,365	15,451	1,588
Arizona.....	64,586	104	5,859	2,718	20,871	6,090	7,325	297	7,360	897	13,927	35
Arkansas.....	108,528	84	2,112	13,855	47,201	8,521	12,359	966	15,992	7,944	7,406	32
California.....	1,164,393	1,249	9,014	69,184	602,314	129,210	104,460	5,873	145,271	20,673	97,404	414
Colorado.....	104,525	127	4,644	5,975	41,024	15,151	15,446	742	9,994	2,526	11,007	415
Connecticut.....	144,512	47	30	2,604	110,570	5,584	12,068	1,210	9,041	612	3,347	11
Delaware.....	23,097	0	0	499	18,371	1,781	572	43	561	11	1,270	0
District of Columbia.....	67,220	0	11	3,981	4,757	3,861	22,361	2,403	24,204	8,628	5,642	0
Florida.....	222,068	142	637	13,475	98,134	16,231	29,035	1,981	27,549	11,894	34,558	26
Georgia.....	296,675	6	387	15,843	187,892	14,816	31,004	3,251	13,437	1,093	30,016	23
Idaho.....	37,851	983	2,062	6,825	13,061	2,714	5,628	124	3,127	1,434	3,231	96
Illinois.....	627,210	343	2,875	5,085	422,187	142,089	24,926	1,728	16,910	1,577	11,000	67
Indiana.....	320,978	10	345	4,212	264,374	15,340	15,017	732	15,442	2,060	5,503	3
Iowa.....	161,755	8	716	8,653	112,529	10,513	14,538	1,052	8,248	1,836	5,322	176
Kansas.....	118,137	6	1,668	12,206	64,100	6,349	11,235	593	10,549	5,308	11,426	5
Kentucky.....	178,730	2	12,861	20,879	108,866	8,938	9,252	903	9,129	1,193	7,831	69
Louisiana.....	132,529	22	1,443	12,279	78,580	9,310	11,017	733	9,910	1,876	9,205	30
Maine.....	62,173	55	42	4,293	44,963	3,179	3,991	253	3,293	572	2,104	0
Maryland.....	195,327	25	187	7,191	128,718	11,320	23,219	1,586	12,332	264	10,726	23
Massachusetts.....	292,957	26	72	5,409	219,708	9,629	27,352	2,599	15,087	1,139	13,016	59
Michigan.....	375,948	41	790	7,277	300,964	17,628	19,412	1,286	17,751	3,583	10,058	741
Minnesota.....	194,567	159	1,901	10,855	122,413	20,549	20,549	941	12,238	4,844	4,578	384
Mississippi.....	126,083	7	387	10,982	67,909	6,400	13,231	340	8,681	1,376	18,088	58
Missouri.....	286,835	14	2,112	8,222	186,927	23,754	32,370	3,621	18,891	2,188	10,902	19
Montana.....	35,157	709	3,997	5,499	9,330	7,164	3,626	145	3,074	907	1,452	161
Nebraska.....	68,570	1	38	9,864	33,543	6,370	8,855	621	4,377	771	4,892	9
Nevada.....	31,700	0	4,279	3,809	6,195	4,309	2,857	73	7,402	4,379	2,634	142
New Hampshire.....	29,099	61	365	640	22,978	1,235	1,553	96	1,565	417	603	3
New Jersey.....	392,853	56	435	7,843	308,642	14,350	16,855	1,563	23,864	11,516	19,238	7
New Mexico.....	33,927	50	3,229	7,689	2,841	4,454	2,865	95	3,234	754	9,437	33
New York.....	1,062,683	206	1,572	17,564	570,307	47,103	81,302	7,006	289,660	210,848	47,463	500
North Carolina.....	255,655	157	1,387	17,362	148,417	16,390	34,843	988	16,787	5,884	18,312	1,012
North Dakota.....	18,851	33	418	2,180	5,666	2,708	3,553	141	3,132	1,789	806	14
Ohio.....	748,069	84	2,488	18,410	538,835	47,600	54,682	2,427	60,507	34,951	23,031	5
Oklahoma.....	137,002	10	7,488	14,944	93,856	8,922	15,176	1,009	21,238	9,832	14,430	379
Oregon.....	192,747	239	154	18,260	124,046	10,744	16,848	628	14,006	6,366	7,794	28
Pennsylvania.....	642,661	114	23,865	25,709	433,061	43,563	37,393	4,978	47,457	23,317	26,306	215
Rhode Island.....	83,885	36	0	3,130	62,340	3,181	4,104	526	4,582	23	5,917	69
South Carolina.....	128,346	43	129	6,271	80,270	6,536	14,321	693	8,153	2,966	11,900	30
South Dakota.....	21,895	8	205	1,432	11,219	1,180	2,939	89	2,158	983	2,656	9
Tennessee.....	283,929	3	2,212	80,949	146,645	7,216	11,920	534	22,297	797	10,134	2,019
Texas.....	653,759	103	12,649	83,263	301,666	54,268	86,214	4,561	61,523	19,702	49,258	254
Utah.....	77,753	81	4,324	5,677	22,897	22,194	7,094	215	5,415	197	9,675	151
Vermont.....	14,726	1	77	656	11,504	614	825	45	662	93	337	5
Virginia.....	248,860	110	5,076	23,033	119,045	17,882	33,966	1,875	16,320	2,384	31,491	62
Washington.....	370,800	492	670	82,419	158,352	33,787	52,812	1,910	21,148	8,383	18,805	405
West Virginia.....	137,080	117	36,612	10,423	63,509	10,611	6,254	266	7,553	3,905	1,632	103
Wisconsin.....	196,440	261	220	11,951	147,313	8,365	10,621	609	8,185	2,579	8,874	41
Wyoming.....	22,138	120	4,716	5,505	2,589	4,194	1,300	31	1,465	464	2,150	68

¹ Continental United States only.

United States were more than 800,000 made for veterans. Except for minor seasonal fluctuations, placements of veterans, including disabled veterans, rose steadily from 156,420 in January-March 1944 to 243,304 in the last quarter of the year (table 146). Placements of veterans of World War II represented 72 percent of the first-quarter placements of veterans and 76 percent of those in October-December.

About half the placements for veterans were in unskilled and related jobs; 18 percent in semiskilled occupations, 16 percent in jobs requiring skilled labor, 9 percent in service occupations, 6 percent in clerical and sales positions, and less than 2 per-

cent in professional and managerial jobs.

Veterans of World War II seeking work were not subject to the manpower ceilings or priority-referral programs of the War Manpower Commission, and special efforts were made to give them adequate job-counseling service to assure effective placement in suitable and permanent jobs.

Special Services for Handicapped Persons

Special efforts have been made during the war emergency and critical labor market to use the services of handicapped persons in essential jobs. In 1944 nearly 300,000

placements of such persons, including disabled veterans, were made—nearly half again as many as in 1943—after careful job analysis to ensure that the capacities of handicapped persons were used to advantage. About 45 percent of the placements of handicapped persons were in unskilled jobs; 20 percent were in semiskilled work; about 12 percent were in skilled, and 12 percent in service, jobs; and clerical and sales and professional and managerial positions accounted for about 9 and 2 percent, respectively.

State Differences

In 1942 nonagricultural placements exceeded 300,000 in only five States

Table 145.—Nonagricultural placements: Number, by major occupational group, race, sex, State, and quarter, 1944¹

Quarter and State	Major occupational group							Nonwhite ²		Women	
	Total	Professional and managerial	Clerical and sales	Service	Skilled	Semi-skilled	Unskilled and other	Number	Percent of total	Number	Percent of total
Total.....	11,446,007	132,956	1,029,926	1,175,443	1,322,576	1,687,585	6,097,521	2,055,205	18.0	3,802,532	33.2
January-March.....	2,311,300	26,317	214,391	268,932	292,065	355,624	1,153,971	420,371	18.2	816,151	35.3
April-June.....	2,566,512	32,950	244,332	302,525	293,640	387,856	1,305,209	462,598	18.0	959,870	37.4
July-September.....	3,523,532	39,739	291,545	323,897	388,076	502,479	1,977,796	641,931	18.2	1,126,782	32.0
October-December.....	3,044,663	33,950	279,658	280,089	348,795	441,626	1,660,545	530,305	17.4	899,729	29.6
Alabama.....	250,738	1,332	21,866	15,455	32,454	33,595	146,036	71,239	28.4	81,614	32.5
Arizona.....	64,586	792	10,252	7,841	8,975	11,795	24,931	9,090	14.1	20,395	31.6
Arkansas.....	108,528	1,367	10,380	17,146	7,117	12,492	60,026	30,504	28.1	33,301	30.7
California.....	1,164,393	14,400	135,070	112,882	142,561	126,318	633,162	133,367	11.5	368,481	31.6
Colorado.....	104,525	821	9,245	9,989	10,302	11,403	62,765	2,783	2.7	25,724	24.6
Connecticut.....	144,512	3,124	15,122	9,133	13,764	26,823	76,546	8,203	5.7	55,459	38.4
Delaware.....	23,097	214	1,622	1,085	2,339	2,814	15,023	7,559	32.7	9,047	39.2
District of Columbia.....	67,220	1,720	13,889	30,845	3,620	6,179	10,967	41,645	62.0	37,197	55.3
Florida.....	222,068	1,657	30,472	37,400	41,037	33,688	77,814	66,531	30.0	83,049	37.4
Georgia.....	296,675	2,318	40,695	18,100	38,798	65,181	131,583	68,141	23.0	114,549	38.6
Idaho.....	37,851	152	2,019	3,512	4,873	4,232	23,063	1,366	3.6	8,747	23.1
Illinois.....	627,210	5,931	35,689	15,982	51,183	71,955	446,470	67,756	10.8	132,701	21.2
Indiana.....	320,928	2,399	12,278	12,278	25,058	46,359	212,126	30,813	9.6	106,492	33.2
Iowa.....	161,755	1,802	15,169	7,496	12,049	25,793	99,446	4,449	2.8	63,729	39.4
Kansas.....	118,137	1,207	13,167	13,312	16,764	22,644	51,043	15,415	13.0	42,533	36.0
Kentucky.....	178,730	1,423	10,219	7,573	26,453	21,286	111,776	24,544	13.7	55,807	31.2
Louisiana.....	132,529	2,581	14,019	14,496	30,431	14,871	56,131	49,926	37.7	32,688	24.7
Maine.....	62,173	214	3,356	3,506	5,882	9,618	39,597	370	.6	21,889	35.2
Maryland.....	195,327	1,747	22,675	15,690	14,533	29,583	111,099	62,538	32.0	85,217	43.6
Massachusetts.....	292,957	4,048	30,676	16,351	32,237	55,363	154,382	7,722	2.6	127,508	43.5
Michigan.....	375,948	9,991	25,826	20,743	46,665	99,574	173,149	51,280	13.6	100,510	26.7
Minnesota.....	194,567	1,610	12,538	11,098	16,906	24,480	127,935	2,335	1.2	59,770	30.7
Mississippi.....	126,083	670	14,717	11,982	12,745	28,395	57,574	45,488	36.1	46,145	36.6
Missouri.....	286,835	4,805	28,078	24,363	42,912	55,597	131,080	46,726	16.3	90,731	31.6
Montana.....	35,157	294	2,284	2,388	7,118	4,508	18,565	1,001	2.8	4,893	13.9
Nebraska.....	68,570	680	6,042	4,047	5,958	8,066	43,777	3,964	5.8	19,761	28.8
Nevada.....	31,700	145	2,243	8,113	4,497	2,660	14,042	4,118	13.0	7,846	24.8
New Hampshire.....	29,099	93	1,828	1,720	1,873	8,995	14,590	52	.2	13,554	46.6
New Jersey.....	392,853	7,054	41,356	27,165	54,397	52,978	209,903	68,008	17.3	152,370	38.8
New Mexico.....	33,927	317	3,248	4,955	5,328	4,921	15,758	1,736	5.1	6,569	19.4
New York.....	1,062,683	15,219	81,135	317,263	119,300	130,670	399,096	357,393	33.6	451,367	42.5
North Carolina.....	255,655	1,220	21,844	17,907	28,006	57,573	129,105	82,904	32.4	96,597	37.8
North Dakota.....	18,851	208	1,700	2,583	667	1,745	11,948	1,416	7.5	5,896	31.3
Ohio.....	748,069	8,226	49,424	67,071	56,826	106,984	459,538	136,633	18.3	262,138	35.0
Oklahoma.....	137,002	1,582	11,027	17,480	15,161	19,804	71,948	16,381	12.0	33,877	24.7
Oregon.....	192,747	1,121	11,147	15,422	23,603	36,487	104,967	7,303	3.8	55,574	28.8
Pennsylvania.....	642,661	9,189	51,589	51,512	81,452	90,510	358,409	101,612	15.8	222,768	34.7
Rhode Island.....	83,885	916	10,603	3,357	9,669	9,904	49,436	2,005	2.4	41,073	49.0
South Carolina.....	128,346	529	12,947	10,757	11,246	25,111	67,756	37,971	29.6	48,414	37.7
South Dakota.....	21,895	224	2,510	1,845	1,004	1,917	14,395	1,129	5.2	6,339	29.0
Tennessee.....	283,929	2,817	17,416	26,117	37,629	34,355	165,595	66,265	23.3	80,055	28.2
Texas.....	653,759	7,648	61,823	77,233	75,717	101,022	330,316	180,015	27.5	167,859	25.7
Utah.....	77,753	919	10,189	5,108	10,621	8,820	42,096	2,982	3.8	24,489	31.5
Vermont.....	14,726	172	1,120	600	1,572	3,138	8,124	9	.1	5,800	39.4
Virginia.....	248,860	1,502	30,683	19,315	31,008	37,806	128,546	78,415	31.5	92,595	37.2
Washington.....	370,800	2,687	34,363	37,768	52,364	48,784	194,834	40,285	10.9	94,921	25.6
West Virginia.....	137,080	932	6,238	7,089	18,906	15,233	85,682	6,602	4.8	30,637	22.3
Wisconsin.....	196,440	2,826	15,819	8,693	25,239	30,595	113,268	6,708	3.4	69,732	35.5
Wyoming.....	22,138	111	1,929	1,677	3,757	2,561	12,103	508	2.3	4,125	18.6

¹Continental United States only.

²Classified according to local usage.

(California, New York, Pennsylvania, Ohio, and Texas); in 1943 four more States passed the 300,000 mark (Michigan, Washington, New Jersey, and Illinois) and in the first five States placements ranged from 449,139 in Pennsylvania to 948,658 in California. By 1944 California and New York had more than a million placements each, four others (Ohio, Texas, Pennsylvania, and Illinois) had more than 500,000, and four more (Indiana, New Jersey, Michigan, and

Washington) had more than 300,000.

The greatest relative increase over the number in 1943 (145 percent) was recorded for Virginia, while that for Illinois (108 percent) stood next. Increases of 50-80 percent occurred in Louisiana, the District of Columbia, West Virginia, South Carolina, and Tennessee. At the other extreme, declines occurred in 11 States, of which those in Nevada (27.9 percent), Kansas (20.1 percent), and Oregon and Utah (15.0 and 15.8 percent) were

the greatest (table 143). Other State differences in 1944 placements, by month (table 143), industry division (table 144), sex and race (table 145), and major occupational group (table 145), afford a basis for comparison with corresponding data in previous issues of the YEARBOOK. In addition, State tables on placements of veterans (tables 146 and 147) give some indication of the extent to which ex-servicemen are entering or reentering the employed labor force.

Table 146.—Nonagricultural placements of veterans: Number, by major occupational group, State, and quarter, 1944¹

Quarter and State	Total	Professional and managerial	Clerical and sales	Service	Skilled	Semi-skilled	Unskilled and other
Total.....	806,139	14,445	49,792	70,542	131,253	146,840	393,267
Jan.-Mar.....	156,420	2,642	9,203	13,114	26,430	25,901	79,130
Apr.-June.....	173,873	3,377	10,062	16,581	29,188	30,854	83,811
July-Sept.....	232,542	4,378	14,349	19,674	38,158	43,848	112,135
Oct.-Dec.....	243,304	4,048	16,178	21,173	37,477	46,237	118,191
Alabama.....	16,343	132	912	1,028	3,298	2,706	8,267
Arizona.....	5,941	96	542	1,187	1,131	1,846	1,846
Arkansas.....	8,191	211	655	1,113	868	1,434	3,910
California.....	69,678	1,907	4,886	7,274	13,284	12,067	30,260
Colorado.....	7,283	95	480	843	883	1,028	3,954
Connecticut.....	9,142	246	669	710	1,237	2,269	4,011
Delaware.....	1,005	12	62	113	187	197	434
Dist. of Col.....	3,204	90	475	915	355	597	772
Florida.....	17,827	327	1,727	2,246	5,102	3,752	4,673
Georgia.....	16,757	220	1,342	1,265	3,049	4,201	6,680
Idaho.....	3,374	16	112	238	632	653	1,723
Illinois.....	40,525	630	2,156	1,752	4,987	6,068	24,932
Indiana.....	21,791	242	849	958	2,556	4,044	13,142
Iowa.....	12,232	243	859	732	1,491	2,390	6,517
Kansas.....	7,341	86	499	571	1,033	1,657	2,989
Kentucky.....	13,980	170	807	795	3,039	2,113	7,062
Louisiana.....	10,721	298	918	1,285	2,309	1,832	4,079
Maine.....	3,440	27	196	267	424	707	1,829
Maryland.....	13,722	183	845	1,392	1,989	2,240	7,073
Massachusetts.....	23,787	556	1,867	1,848	4,111	4,968	10,437
Michigan.....	27,457	713	1,379	1,389	4,184	7,957	11,835
Minnesota.....	19,606	246	667	943	1,845	2,484	13,421
Mississippi.....	7,762	57	504	503	1,172	1,687	3,839
Missouri.....	21,730	476	1,422	1,890	3,640	4,103	10,199
Montana.....	3,673	36	157	192	759	601	1,928
Nebraska.....	5,906	68	273	362	734	988	3,571
Nevada.....	2,601	11	79	410	442	343	1,316
New Hampshire.....	1,742	8	135	138	174	494	793
New Jersey.....	25,585	522	1,932	1,858	4,570	4,783	11,920
New Mexico.....	2,931	28	209	369	523	566	1,236
New York.....	70,919	1,703	5,062	12,256	11,543	10,957	29,398
North Carolina.....	15,275	132	980	1,133	2,571	3,849	6,610
North Dakota.....	889	18	50	49	66	197	509
Ohio.....	47,787	741	2,133	2,698	6,051	9,145	27,019
Oklahoma.....	11,540	201	701	866	1,657	2,517	5,598
Oregon.....	21,976	161	543	1,946	3,007	3,515	12,804
Pennsylvania.....	42,629	830	2,570	2,311	6,732	7,136	23,050
Rhode Island.....	4,524	72	389	238	794	776	2,255
South Carolina.....	6,094	60	366	472	916	1,376	2,904
South Dakota.....	1,487	33	104	121	171	251	807
Tennessee.....	22,106	314	1,225	2,413	3,464	2,999	11,691
Texas.....	54,961	1,168	4,094	4,712	10,024	11,373	23,590
Utah.....	4,281	99	383	454	816	905	1,624
Vermont.....	886	37	119	51	127	229	323
Virginia.....	12,099	160	741	831	2,207	2,571	5,589
Washington.....	39,317	312	1,467	4,723	6,500	4,344	21,971
West Virginia.....	10,143	105	406	314	1,456	1,548	6,314
Wisconsin.....	12,907	325	807	575	2,433	2,680	6,087
Wyoming.....	952	22	37	33	154	230	476

¹ Continental United States only. Includes placements of veterans of all wars.

Source: War Manpower Commission, Reports and Analysis Service, transferred, with the U. S. Employment Service, to the U. S. Department of Labor, Sept. 19, 1945.

Table 147.—Nonagricultural placements of veterans: Monthly average number for all veterans and World War II veterans, by State and quarter, 1944¹

State	Jan.-Mar.		Apr.-June		July-Sept.		Oct.-Dec.	
	Total	World War II	Total	World War II	Total	World War II	Total	World War II
Total.....	52,140	37,626	57,959	41,146	77,513	57,585	81,102	61,749
Alabama.....	1,181	1,016	1,269	1,103	1,353	1,208	1,645	1,539
Arizona.....	348	176	395	250	533	388	704	517
Arkansas.....	505	358	501	359	801	610	924	720
California.....	4,254	3,547	5,057	3,833	6,651	5,247	7,263	6,000
Colorado.....	571	339	498	287	677	486	682	467
Connecticut.....	675	483	641	471	911	702	820	568
Delaware.....	76	79	80	70	75	69	105	96
Dist. of Col.....	131	46	165	108	441	327	331	256
Florida.....	1,280	829	1,338	983	1,524	1,133	1,801	1,419
Georgia.....	508	433	1,162	1,051	1,751	1,546	2,164	1,941
Idaho.....	223	122	236	147	315	171	350	198
Illinois.....	3,634	3,471	3,232	2,712	2,730	2,109	3,913	2,425
Indiana.....	1,322	859	1,303	900	2,312	1,737	2,327	1,825
Iowa.....	906	435	827	463	1,232	806	1,112	799
Kansas.....	352	242	424	301	816	552	855	624
Kentucky.....	1,141	901	959	747	1,422	1,135	1,137	902
Louisiana.....	905	693	815	672	891	751	963	850
Maine.....	282	184	251	193	283	235	330	268
Maryland.....	806	579	873	644	1,676	1,253	1,220	901
Massachusetts.....	1,661	1,112	1,666	1,150	2,299	1,612	2,303	1,607
Michigan.....	1,658	1,244	1,879	1,287	2,878	1,958	2,737	1,841
Minnesota.....	1,344	647	1,412	639	1,863	920	1,916	979
Mississippi.....	415	353	579	503	725	620	868	767
Missouri.....	1,177	753	1,290	912	2,171	1,573	2,606	1,914
Montana.....	190	100	270	156	355	233	409	256
Nebraska.....	334	207	315	181	650	422	699	488
Nevada.....	157	79	241	124	214	139	255	179
New Hampshire.....	150	101	144	86	125	90	162	118
New Jersey.....	1,574	1,321	2,080	1,657	2,540	2,047	2,334	1,935
New Mexico.....	191	132	171	122	319	241	297	237
New York.....	4,971	3,234	5,427	3,633	6,064	4,526	7,178	5,376
North Carolina.....	1,111	848	970	806	1,516	1,279	1,495	1,312
North Dakota.....	65	44	73	51	66	52	92	71
Ohio.....	2,937	2,155	3,225	2,349	4,953	3,803	4,814	3,559
Oklahoma.....	594	372	722	464	1,276	941	1,255	979
Oregon.....	1,379	822	1,743	730	2,029	911	2,175	1,240
Pennsylvania.....	2,774	2,125	2,823	2,099	4,192	3,356	4,422	3,516
Rhode Island.....	372	290	428	297	361	257	346	267
South Carolina.....	208	174	296	241	716	604	811	704
South Dakota.....	75	48	71	45	131	100	219	173
Tennessee.....	1,456	838	1,681	1,209	2,176	1,580	2,055	1,669
Texas.....	3,746	2,839	3,968	3,083	5,475	4,385	5,132	4,413
Utah.....	312	242	314	223	366	291	434	352
Vermont.....	56	45	53	42	86	67	101	85
Virginia.....	476	494	755	644	1,289	1,119	1,512	1,317
Washington.....	2,364	1,296	3,775	2,004	3,812	2,261	3,155	2,040
West Virginia.....	515	432	710	591	1,005	814	1,152	943
Wisconsin.....	750	459	803	481	1,353	838	1,396	961
Wyoming.....	28	28	49	43	114	81	126	106

¹ Continental United States only.

Source: War Manpower Commission, Reports and Analysis Service, transferred, with the U. S. Employment Service, to the U. S. Department of Labor, Sept. 19, 1945.

Public Assistance*

DURING 1944, the third full year of the United States' participation in the war, public aid dropped to the lowest point since 1932—the last year before the Federal Government assumed a share of the responsibility for financing public aid (chart 3). Though manpower shortages continued acute, public aid in 1944 declined less sharply than in the 2 preceding war years. Even under the prevailing standards of employability, the public aid rolls included relatively few people who were available for work and able to hold a job. The decline in public aid during the war has demonstrated not only that employability varies with labor-market conditions but also that people with any capacity to work prefer self-support to dependency.

In 1944, public aid was limited to three types of public assistance administered by States with the financial help of the Federal Government—old-age assistance, aid to dependent children, and aid to the blind—and general assistance, which is wholly the responsibility of the States and localities. In earlier years, on the other hand, the public assistance programs comprised only part of the structure of public aid. Other types of public aid, inaugurated by the Federal Government in the depression years, included work program earnings, subsistence payments to farmers, and food stamps. As job opportunities multiplied in wartime the need for work projects ceased, and Federal work programs were terminated by mid-1943. In that year also, because of the disappearance of food surpluses, the food stamp plan was liquidated.

In the continental United States, Alaska, and Hawaii, the 1944 public aid bill totaled \$994 million—about one-third the amount in the prewar year of 1940 (table 3). Despite this tremendous drop, expenditures in 1944 were only 5 percent below the level of 1943. In that year, in addition to the amounts expended for the four types of public assistance, small sums were expended for earnings of persons employed on work projects and for food stamps under programs

which terminated in the middle of the year.

In 1944, old-age assistance comprised about three-fourths of all public aid, as contrasted with two-thirds in 1943 and less than one-fifth in 1940. Expenditures for aid to dependent children were 14 percent of the 1944 total and those for aid to the blind, less than 3 percent, while general assistance accounted for less than 10 percent.

Though the total amount paid to individuals as public aid in 1944 was lower than in 1943, the total for public assistance—the only major form of aid remaining—rose \$13 million, or about 1.5 percent (table 155). This slight rise reflects an increase of \$40 million in payments to recipients of old-age assistance, partially offset by declines of \$22 million in general assistance and of \$5 mil-

lion in aid to dependent children. Payments for aid to the blind were substantially the same in both years.

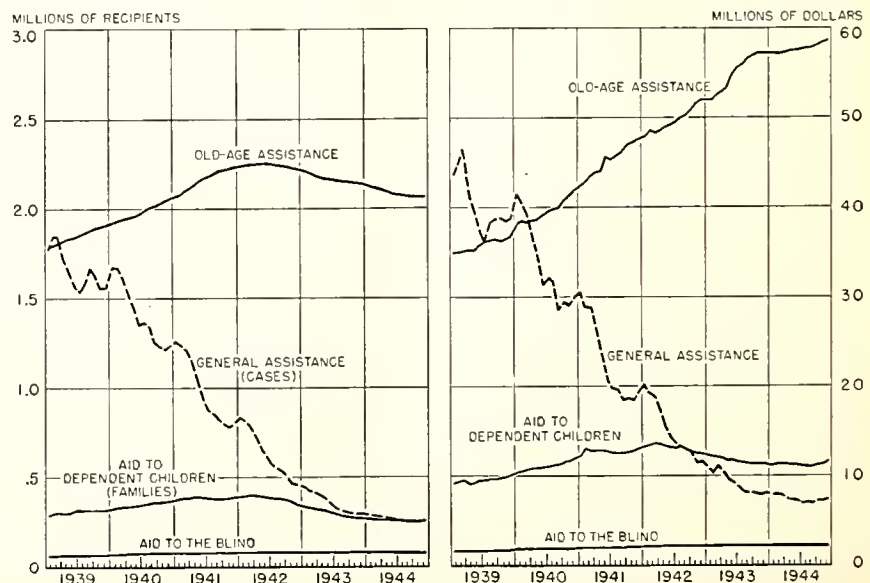
The high volume of employment and the low level of assistance loads in the third year of the war made possible some gains in increasing the amounts of payments to individuals and families under the four assistance programs. Some steps were taken by the States to improve the standards used in determining need and to liberalize the amount of assistance that can be given to needy persons. Many States increased their share of the Nation's expenditures for assistance so that it more nearly approximated their share of the national population. Despite these gains, levels of payments in many States are still far too low to provide needy persons with what might be termed security.

Assistance Case Loads

Under all four public assistance programs, case loads declined in 1944 (table 155 and chart 15). For old-age assistance and aid to the blind, these declines were slightly greater than in 1943. On the other hand, in aid to dependent children and general assistance, which had been more responsive to labor-market changes, case loads decreased much less than in the preceding year. The number

of persons receiving old-age assistance has dropped each year since 1941. At the end of 1944 the number of old-age assistance recipients had declined to about the level of December 1940 and that of aid to the blind, to the level of September 1940, while the number of families receiving aid to dependent children had fallen to the point reached in April 1938, though the 1944 decline was far less

Chart 15.—Recipients and assistance payments, by month, 1939–44



*For factors to be considered in interpreting data, see Technical Note, pp. 153-154. A classified list of tables appears on p. 162.

Table 148.—*Recipients: Applications received, cases added, and cases closed, in States with approved plans, by program, 1944*¹

Item	Old-age assistance (51 States)	Aid to dependent children (48 States) ²	Aid to the blind (45 States)
	Number		
Applications received.....	326,221	109,026	9,977
Cases added.....	250,998	81,764	7,164
Cases closed.....	333,446	100,496	9,099
	Percentage change from 1943		
Applications received.....	-9.8	-2.0	-14.2
Cases added.....	-11.0	-1.9	-21.6
Cases closed.....	-7.8	-36.2	-13.9

¹ Excludes States which did not have approved plans for all months of 1943 and 1944.

² Families.

drastic than that in 1943. The general assistance case load, which began a dramatic decline in 1940, was smaller in the fall of 1944 than at any time since the beginning of 1933, when Nation-wide statistics of general assistance first became available.

The changes in case loads of course reflect the net effect of openings and closings (table 148).¹ In 1944, fewer cases were closed than in 1943 in old-age assistance, aid to dependent children, and aid to the blind. The number of families dropped from the rolls for aid to dependent children in 1944 was 36 percent less than that a year earlier. Closings under aid to the blind dropped 14 percent, and under old-age assistance 8 percent, from 1943. The number of cases added to the rolls in 1944 also was smaller than in the preceding year. Families accepted for aid to dependent children were 2 percent fewer than in 1943, while the declines in the number of cases added for old-age assistance and aid to the blind amounted to 11 and 22 percent, respectively. Data on openings and closings of general assistance cases are not available for all States.

The cases added to the assistance rolls during 1944 included a considerable number of persons who had received the same type of assistance before and had left the assistance rolls but found it necessary to reapply for assistance. The number of reopened cases is available for more than half the States. In these States in 1944, 20 percent of the persons ac-

cepted for old-age assistance, 23 percent of those accepted for aid to the blind, and 29 percent of the families accepted for aid to dependent children had previously received the same type of aid.

Old-Age Assistance

At the end of 1944, nearly 2.1 million persons were receiving old-age assistance, the smallest number in 5 years (table 155). The decline to 1940 levels is particularly significant because, since that year, the number of aged persons in the population has increased by more than 800,000.

In 1944, fewer persons applied for old-age assistance than in any other year since 1936, when the first Federal grants for old-age assistance were made to States under the Social Security Act. The 326,000 applications received during the year constituted about nine-tenths of the number in 1943 (table 148) and less than half that in 1940. The drop in applications may be ascribed to several causes. Many old persons who would have been considered unemployable under prewar conditions were able to work. Some were receiving support from members of their families who were enjoying higher earnings. A substantial number of aged persons were receiving allowances under the Servicemen's Dependents Allowance Act. The number of aged beneficiaries of old-age and survivors insurance was increasing.

During 1944, applications accepted for old-age assistance numbered 251,000, a decline from 1943 of 31,000.

Cases closed totaled 333,000, or 28,000 fewer than a year earlier. Death was the primary reason for closing cases. In the first half of 1944, the number of cases closed because of death of the recipient was 46 per 1,000 cases open. Twenty-four cases per 1,000 were closed because of decreased need of the recipient, and 10 per 1,000 for other reasons. Among the chief factors in decreased need were the employment of the recipient or his spouse, employment of other family members, receipt of payments for servicemen's dependents, and increased resources in the home or increased support from persons outside the home.

Trends in recipient loads varied from State to State (table 156) with differences in economic conditions, the availability of funds, the stage of development of the programs, and policies and procedures. In 41 States the number of recipients of old-age assistance at the end of 1944 was smaller than in December 1943. In 23 of these States the decline exceeded the 3.9-percent decline in the Nation as a whole. On the other hand, 10 States² were aiding more old persons at the close of 1944 than a year earlier. In most of these States, liberalizations in program provisions or in available funds accounted for the rise in the case load.

The States with the most significant increases in recipients were those in which larger appropriations made it possible to accept more ap-

² Alabama, Arkansas, California, Florida, Idaho, Mississippi, New Mexico, Oregon, South Carolina, Wyoming.

Table 149.—*Recipients: Percentage change in number of recipients and in amount of their payments, by program and month, 1944*¹

Month	Number of recipients					Amount of assistance					
	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Special types of public assistance				General assistance
		Families	Children				Total	Old-age assistance	Aid to dependent children	Aid to the blind	
Dec. 1943-Dec. 1944.....	-3.9	-6.9	-5.6	-4.4	-11.7	+1.3	+2.4	+2.5	+2.2	+2	-8.5
From previous month to:											
January 1944.....	-6	-1.0	-6	-7	-1.3	-4	-1	(2)	-5	-5	-2.9
February.....	-6	-7	-7	-4	-1.6	+1	+1	(2)	+6	+1	-1
March.....	-4	-7	-6	-4	-1.0	+1	(2)	(2)	+1		+6
April.....	-4	-7	-6	-3	-2.7	+1.2	+1.0	+3	+4.3	+4	+3.4
May.....	-4	-6	-5	-4	-2.8	-1.8	-8	(2)	-4.8	+3	-3
June.....	-4	-9	-8	-2	-2.9	-2	(2)	(2)	-3	(2)	-2.1
July.....	-3	-1.7	-1.6	-1.5	-1.3	-2	+1	+3	-3	-1.0	-3.1
August.....	-3	-1.0	-7	-2	-4	+2	+1	+3	-1.4	+2	+2.0
September.....	-2	-4	-2	-1	+1	(2)	+2	+1	+8		+2
October.....	-1	-4	-3	-1	(2)	+8	+6	+5	+1.2	+2	+3.3
November.....	-1	+1	+1	-1	+3	+6	+6	+5	+1.0	+2	+7
December.....	-1	+8	+8	-1	+1.4	+8	+7	+4	+2.3	+1	+2.0

¹ Based on tables 156 and 157.

² Increase; less than 0.05 percent.

³ Decrease; less than 0.05 percent.

¹ To measure the impact on case loads of openings and closings, comparisons between 1944 and 1943 are made for States administering State-Federal programs in both years.

Table 150.—*Payments: Percentage distribution of payments for aid to dependent children for November 1944, by amount of payment, for families with specified number of children aided, in States with approved plans*

Amount of payment	All families ¹	1 child	2 children	3 children	4 children	5 children	6 or more children
Number of families.	251,866	79,730	68,670	46,826	28,229	15,487	12,924
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$10.00	1.4	3.0	1.0	.6	.4	.3	.3
10.00-19.99	19.4	49.7	7.9	4.8	3.4	2.4	1.8
20.00-29.99	13.8	12.8	19.8	13.3	9.9	7.5	5.3
30.00-39.99	16.1	7.7	34.2	13.5	10.2	8.0	5.8
40.00-49.99	13.3	11.3	7.2	30.3	11.2	9.1	7.4
50.00-59.99	11.2	7.0	12.1	7.8	28.4	10.2	7.8
60.00-69.99	7.8	4.4	5.3	10.4	7.4	27.0	10.1
70.00-79.99	5.3	2.4	4.6	5.4	10.0	6.1	14.9
80.00-89.99	3.8	1.1	3.9	4.5	4.9	11.2	5.9
90.00-99.99	2.7	.4	2.1	3.7	3.7	4.9	11.0
100.00 or more	5.2	.2	1.9	5.7	10.5	13.3	29.7

¹ For data by State, see table 159.

plicants. Undoubtedly, in some States the availability of more ample funds stimulated an increase in applications from persons who had known that it was useless to apply earlier.

By the end of 1944 the rolls had reached an all-time high in Alabama, Arkansas, Mississippi, and New Mexico. Though old-age assistance leads in these States rose in 1944, it is probable that the proportion of the aged population receiving aid was lower than in other States that developed their programs more rapidly in earlier years.

Only eight State legislatures met in regular session in 1944, and in these sessions war measures took precedence over other types of legislation. Thus few changes were made in old-age assistance laws. In New Jersey, noncitizens became eligible for old-age assistance in January 1944; in addition, the \$3,000 limitation on the amount of real and personal property that a recipient may own was removed, and the provision requiring grandchildren to support their needy grandparents was repealed. New York reduced the residence requirement from 5 years to 1, extended coverage to needy old persons living in private nursing homes, and liberalized other provisions.

Policy changes contributed not only to the acceptance of new cases but also to the closing of others. In Illinois, a new policy required the discontinuance of aid when children were found able to support their aged parents.

Aid to Dependent Children

At the end of 1944, 640,000 children in 254,000 families were receiving aid to dependent children (table 155). All but two jurisdictions were administering aid to dependent children

with the participation of the Federal Government. Alaska and Nevada, though not benefiting from Federal grants for aid to dependent children, were carrying on very small programs outside the Social Security Act.

During 1944, declines occurred in the number of both families and children aided, but the downward trend lost momentum during the year and an upturn took place in the last 2 months (table 149). In October, when the low point for the year was reached, the number of families receiving aid to dependent children was three-fifths of the number in the peak month of March 1942 and approximated the number in April 1938, when only 40 jurisdictions were administering State-Federal programs of aid to dependent children in contrast to the 49 in 1944.

In States administering programs under the Social Security Act in both 1943 and 1944, 109,000 families applied for aid to dependent children in 1944, a decrease of only 2 percent from the number in 1943 (table 148); more applications were received in 23 States and fewer applications in 26. Several factors tended to reduce the number of applications. Many families who otherwise might have needed aid were self-supporting because of the employment of some of the children, mothers, or partially incapacitated fathers, or the receipt of servicemen's allotments and allowances. Some families were receiving insurance or other death benefits in behalf of relatives who lost their lives in the war. A growing number of half-orphan children qualified for survivor benefits under old-age and survivors insurance.

During 1944, 82,000 applications were accepted for aid to dependent

children in States operating approved plans during both 1943 and 1944. This number, like that of total applications, represented a decline of only 2 percent from the figure for 1943. Cases closed in the same States in 1944 totaled 100,000—36 percent fewer than in 1943. In the first half of 1944, 165 cases were closed per 1,000 cases open—113 per 1,000 because need decreased, 28 because of loss of eligibility, and 24 for other reasons. Of the cases closed because of decreased need, 67 per 1,000 cases open were closed as the result of employment of the mother, father, dependent children, or other persons in the home; 25 were closed on receipts of payments to dependents of

Table 151.—*Payments: Percentage distribution of total population and assistance payments, by State, 1944*

State (ranked according to 1943 per capita income)	Percentage distribution			
	Population ¹	All public assistance	Special types of public assistance	General assistance
Total	100.0	100.0	100.0	100.0
Connecticut	1.4	.9	.9	1.1
California	6.2	11.0	11.6	5.1
Nevada	.1	.1	.1	.1
Washington	1.5	3.6	3.6	3.2
Delaware	.2	.1	.1	.1
New York	9.8	9.0	7.2	26.0
Dist. of Columbia	.6	.2	.2	.4
Rhode Island	.5	.5	.4	.8
New Jersey	3.2	1.4	1.3	2.3
Michigan	4.2	4.6	4.7	4.2
Oregon	.9	1.1	1.0	1.5
Illinois	5.9	7.4	6.9	12.2
Ohio	5.4	5.6	5.7	4.2
Massachusetts	3.2	5.1	5.1	5.6
Maryland	1.6	.7	.6	1.9
Indiana	2.7	2.4	2.5	1.6
Pennsylvania	7.3	5.8	5.7	6.8
Maine	.6	.7	.7	.8
Montana	.4	.5	.5	.4
Utah	.5	.9	.9	.8
Kansas	1.3	1.4	1.4	1.3
Wisconsin	2.3	2.3	2.4	1.7
Iowa	1.8	2.1	2.2	1.1
North Dakota	.4	.4	.5	.2
Idaho	.4	.5	.5	.2
Colorado	.8	2.5	2.6	1.8
Wyoming	.2	.2	.2	.1
Nebraska	.9	1.0	1.1	.4
Minnesota	2.0	2.6	2.6	2.1
Missouri	2.8	3.7	3.8	2.4
Vermont	.2	.2	.2	.3
Florida	1.6	1.5	1.6	.6
South Dakota	.4	.5	.5	.3
New Hampshire	.4	.3	.3	.5
Virginia	2.2	.5	.4	.6
Texas	4.9	5.2	5.7	.6
Arizona	.4	.6	.6	.8
Oklahoma	1.6	3.3	3.6	.5
Louisiana	1.8	1.7	1.7	1.6
West Virginia	1.4	.8	.8	1.1
New Mexico	.4	.4	.4	.2
Tennessee	2.2	1.3	1.4	.1
Georgia	2.3	1.2	1.2	.4
North Carolina	2.6	.7	.8	.3
Kentucky	2.0	.9	1.0	.4
Alabama	2.1	.8	.8	.5
South Carolina	1.4	.5	.5	.4
Arkansas	1.4	.8	.9	.4
Mississippi	1.6	.5	.6	(2)

¹ Estimated civilian population, November 1943, from the Bureau of the Census.² Less than 0.05 percent.

Table 152.—*Payments: Number of States with average payment in specified interval, by program, December 1944 and 1940*¹

Average payment	Old-age assistance		Aid to dependent children		Aid to the blind		General assistance	
	1944	1940	1944	1940	1944	1940	1944	1940
Total	51	51	50	48	48	46	46	47
Less than \$10.00		7		1		3	2	11
10.00-14.99	7	9		3	2	5	5	6
15.00-19.99	4	11		5	5	9	4	12
20.00-24.99	7	16	5	7	6	16	10	12
25.00-29.99	13	6	6	6	13	10	9	4
30.00-34.99	12	1	9	11	7	11	11	1
35.00-39.99	5		2	7	6		4	
40.00-44.99	2		6	3	4			
45.00-49.99	1		3	4	1	1		
50.00-54.99			4					
55.00-59.99			4	1				
60.00-64.99			2					
65.00-69.99			2					
70.00-74.99			2					
75.00-79.99			4					
80.00 or more			1					

¹ Based on table 158.

servicemen, 8 because of support received on remarriage of a parent, and 13 for other reasons. Among the factors resulting in loss of eligibility—the reason for closing 28 cases per 1,000 open—were attainment of the maximum age by children, failure of children to attend school, return of absent parents, recovery of incapacitated parents, and remarriage of parents.

Trends in the case loads of aid to dependent children varied widely from State to State (table 156). In 13 States, the number of families aided was larger in December 1944 than in the same month of 1943. The number of families receiving aid increased slightly in several industrial States, among them Connecticut, Delaware, New York, Rhode Island, and Washington, where reductions in the rolls had taken place earlier. Some families who had previously left the rolls on becoming self-supporting were obliged to return. In several States, case loads rose because funds were more nearly adequate. The number of families aided increased 9 percent in Alabama and Mississippi, 37 percent in Iowa, and more than 50 percent in Florida and Kentucky. Iowa's State-Federal program of aid to dependent children began operation at the start of 1944, with somewhat broader eligibility provisions than those of the mothers'-aid program which it replaced. Kentucky's State-wide program was initiated in January 1943 and continued to increase during most of 1944. Though Alabama's program dates back to 1936, Florida's to 1938, and Mississippi's to 1941, development of the programs in these States had been

retarded by the scantiness of funds in earlier years.

In the Nation as a whole, only about one-seventh of the total wartime reduction in case loads of aid to dependent children occurred in 1944. The decline in the rolls from December 1943 to December 1944, however, was large in several States—more than one-fifth in Idaho, Indiana, Kansas, Nebraska, and Wyoming—and was at least one-tenth in 14 other States.³ Only in Illinois was the decline in 1944 as great as that in the preceding year.

In many States, funds for old-age assistance and aid to the blind have been ampler than for aid to dependent children. Consequently, several States have assisted some children eligible for aid to dependent children by including their requirements in determining the need of aged or blind recipients in the same household. In 1944 the Social Secur-

³ District of Columbia, Hawaii, Illinois, Louisiana, Maine, Maryland, Minnesota, Montana, New Jersey, North Carolina, North Dakota, Ohio, Pennsylvania, Wisconsin.

Table 153.—*Payments: Total amount and percentage distribution, by source of funds, 1936-44*¹

Year	Amount (in thousands)				Percentage distribution			
	Total	Federal	State	Local	Total	Federal	State	Local
1936	\$655,086	² \$88,101	\$336,471	\$230,514	100.0	² 13.4	51.4	35.2
1937	802,937	² 172,889	396,436	233,612	100.0	² 21.5	49.4	29.1
1938	987,025	² 219,478	496,129	271,418	100.0	² 22.2	50.3	27.5
1939	1,050,790	243,169	532,058	275,563	100.0	23.2	50.6	26.2
1940	1,020,115	293,848	479,328	246,939	100.0	28.8	47.0	24.2
1941	989,397	336,067	440,650	212,680	100.0	34.0	44.5	21.5
1942	956,846	365,360	415,300	176,186	100.0	38.2	43.4	18.4
1943	926,059	378,854	412,018	135,187	100.0	40.9	44.5	14.6
1944	940,167	389,369	430,290	120,508	100.0	41.4	45.8	12.8

¹ Includes payments under all State programs for special types of public assistance and, except for Alaska and Hawaii, for general assistance; excludes other forms of public aid such as work program earnings and food stamps.

ity Board clarified its policy on the limits of Federal matching; this step contributed to a slight rise in the number of families receiving aid to dependent children in the final months of 1944.

Under the clarification of policy, the need of recipients may encompass only the requirements of persons essential to the well-being of the recipient, and such persons are limited to spouses of aged and blind recipients, parents or relatives acting in the place of parents for dependent children, and persons who render specific services which, if the applicant were living alone, would have to be provided for him. This statement of policy applied to all cases added or reviewed after October 1. The policy has encouraged the transfer to aid to dependent children of children who had previously benefited from another type of assistance. Some State agencies that had not often given more than one type of assistance in a household reported that few new cases were opened because of such transfers.

Changes in legislation during 1944 made possible slight extensions of coverage in a few States. In the District of Columbia, the age limit for children was raised from 16 to 18 years, without requirement of school attendance. In Rhode Island, the requirement of school attendance was repealed. New Jersey removed the prohibition against granting aid to dependent children before the father, under indictment for desertion, had been absent for a year.

Aid to the Blind

At the end of 1944, about 72,000 persons were receiving aid to the blind in the United States. Of these, 56,000 were aided in the 46 States

² Includes balances of Federal Emergency Relief Administration funds spent for general assistance as follows: 1936, \$12,500,000; 1937, \$500,000; 1938, \$5,000.

administering such aid under the Social Security Act, and 16,000 were receiving aid in 3 other States—Missouri, Nevada, and Pennsylvania—which provided aid to the blind without the help of the Federal Government (table 156). No programs for aiding blind persons were administered in Alaska or Delaware.

As in the other programs, the number of recipients of aid to the blind decreased in the United States in 1944 (table 155). This was the first year in which the decline continued without interruption, though the rate of decline slackened at the end of the year. The decrease from December 1943 to December 1944 was more than 4 percent (table 149).

Paralleling the experience in the other programs, fewer applications for aid to the blind were filed in 1944 than in 1943 (table 148). In the States administering aid to the blind with the financial participation of the Federal Government in both years, approximately 10,000 applications were received in 1944, a decrease of 14 percent from the number in the preceding year. Tight labor-market conditions continued to enable some blind persons, as well as other handicapped persons, to work. The ability of families to support handicapped relatives also was an important factor in decreasing the number of blind applicants for aid. State programs of vocational rehabilitation for handicapped persons of employable ages, which have been expanded recently with Federal grants under Public Law 113 (78th Cong.), may also have contributed slightly to the decline in requests for aid to the blind. Some States making relatively high old-age assistance payments permit or encourage aged blind persons to apply for old-age assistance. Two States attributed substantial reductions in applications for aid to the blind both to the efforts of rehabilitation agencies to place blind persons in jobs and to the higher payments provided for old-age assistance, which attracted persons who could qualify for aid under either program.

In States administering State-Federal programs in both 1943 and 1944, 7,200 applicants for aid to the blind were added to the rolls in 1944 in contrast to 9,100 recipients whose cases were closed (table 148). Applications accepted decreased 22 percent from 1943, while cases closed decreased 14 percent. In the first

half of 1944, the number of cases closed was 80 per 1,000 cases open. Death was a major reason for closings, accounting for 29 cases closed per 1,000 cases open. Decreases in need also accounted for the closing of 29 cases per 1,000 cases open, and other factors—among them vision wholly or partially restored, moving to another State, admission to institutions, receipt of another type of aid, changes in agency policy, and refusal to comply with agency regulations—for 22 closings per 1,000 cases open.

Trends in case loads in individual States differed somewhat, but a majority of the States—33 of the 46 with

approved plans—had fewer recipients at the end of 1944 than a year earlier. Only 4 of these States—California, Iowa, Maine, and Nebraska—showed consistent declines throughout the year (table 156). In 12 of the States administering aid to the blind under the Social Security Act, the number of recipients was higher at the end of 1944 than a year earlier.

As in other public assistance programs, few legislative changes affected aid to the blind in 1944. A few States, however, liberalized certain eligibility conditions. New Jersey reduced the age limit for aid to the blind to 18 years and the residence

Table 154.—*Expenditures for assistance and administration: Amount and percentage distribution by program for each source of funds and by source of funds for each State, 1944*¹

Program and State (ranked according to percent of Federal funds)	Amount (in thousands)				Percentage distribution			
	Total	Federal funds	State funds	Local funds	Total	Federal funds	State funds	Local funds
Total.....	\$1,016,788	\$413,234	\$459,366	\$144,188	100.0	100.0	100.0	100.0
Old-age assistance.....	732,296	347,726	326,796	57,774	72.0	84.1	71.1	40.1
Aid to dependent children.....	147,967	55,233	66,686	26,048	14.6	13.4	14.5	18.0
Aid to the blind.....	27,525	10,275	14,224	3,026	2.7	2.5	3.1	2.1
General assistance.....	109,000	-----	51,659	57,341	10.7	-----	11.3	39.8
Total.....	1,016,788	413,234	459,366	144,188	100.0	40.6	45.2	14.2
Texas.....	50,890	25,507	24,847	536	100.0	50.1	48.8	1.1
Oklahoma.....	32,471	16,066	16,168	237	100.0	49.5	49.8	.7
Tennessee.....	12,722	6,293	4,649	1,779	100.0	49.5	36.5	14.0
Mississippi.....	5,330	2,585	2,716	29	100.0	48.5	51.0	.5
Idaho.....	4,688	2,247	2,257	184	100.0	47.9	48.2	3.9
Arkansas.....	8,006	3,818	4,188	-----	100.0	47.7	52.3	-----
Florida.....	14,753	7,013	7,081	660	100.0	47.5	48.0	4.5
Nebraska.....	10,253	4,831	4,884	538	100.0	47.1	47.6	5.3
South Dakota.....	4,814	2,265	2,297	253	100.0	47.0	47.7	5.3
Georgia.....	11,914	5,583	5,290	1,041	100.0	46.9	44.4	8.7
Kentucky.....	9,463	4,436	4,556	471	100.0	46.9	48.1	5.0
Indiana.....	23,479	10,933	6,907	5,640	100.0	46.6	29.4	24.0
Alabama.....	8,064	3,738	2,218	2,108	100.0	46.4	27.5	26.1
North Carolina.....	7,696	3,574	2,035	2,087	100.0	46.4	26.5	27.1
Iowa.....	21,307	9,817	9,688	1,803	100.0	46.1	45.5	8.4
Alaska.....	573	264	309	-----	100.0	46.0	54.0	-----
Montana.....	5,260	2,412	1,698	1,150	100.0	45.9	32.3	21.8
Nevada.....	1,044	474	264	306	100.0	45.4	25.3	29.3
Missouri.....	37,142	16,633	20,397	113	100.0	44.8	54.9	.3
Ohio.....	55,492	24,727	28,246	2,519	100.0	44.6	50.9	4.5
Minnesota.....	26,251	11,672	8,100	6,480	100.0	44.5	30.8	24.7
South Carolina.....	5,494	2,445	2,846	203	100.0	44.5	51.8	3.7
Arizona.....	6,300	2,758	3,542	-----	100.0	43.8	56.2	-----
Vermont.....	1,864	814	755	296	100.0	43.7	40.5	15.8
Wyoming.....	1,786	779	645	362	100.0	43.6	36.1	20.3
West Virginia.....	8,320	3,586	4,041	693	100.0	43.1	48.6	8.3
New Mexico.....	3,635	1,564	2,064	7	100.0	43.0	56.8	.2
Washington.....	35,310	15,194	18,649	1,467	100.0	43.0	52.8	4.2
North Dakota.....	4,571	1,957	1,822	793	100.0	42.8	39.9	17.3
Wisconsin.....	22,819	9,778	6,230	6,811	100.0	42.8	27.3	29.9
Maine.....	7,154	3,019	3,504	632	100.0	42.2	49.0	8.8
Colorado.....	24,447	10,268	12,825	1,353	100.0	42.0	52.5	5.5
Louisiana.....	17,854	7,415	10,295	145	100.0	41.5	57.7	.8
Kansas.....	14,213	5,853	4,060	4,300	100.0	41.2	28.6	30.2
Illinois.....	74,607	30,454	37,715	6,438	100.0	40.8	50.6	8.6
Oregon.....	10,896	4,410	4,510	1,976	100.0	40.5	41.4	18.1
Virginia.....	5,129	2,056	1,786	1,287	100.0	40.1	34.8	25.1
New Hampshire.....	3,377	1,352	1,013	1,012	100.0	40.0	30.0	30.0
Michigan.....	46,941	18,693	24,362	3,886	100.0	39.8	51.9	8.3
Utah.....	8,649	3,435	3,929	1,285	100.0	39.7	45.4	14.9
California.....	109,445	41,779	47,422	20,245	100.0	38.2	43.3	18.5
Connecticut.....	8,836	3,356	4,517	963	100.0	38.0	51.1	10.9
Maryland.....	7,683	2,844	2,934	1,905	100.0	37.0	38.2	24.8
District of Columbia.....	2,054	733	1,320	-----	100.0	35.7	64.3	-----
Massachusetts.....	52,856	18,658	18,377	15,821	100.0	35.3	34.8	29.9
New Jersey.....	14,963	5,240	5,157	4,507	100.0	35.2	34.6	30.2
Delaware.....	606	211	287	108	100.0	34.8	47.4	17.8
Pennsylvania.....	61,153	21,190	39,963	-----	100.0	34.7	65.3	-----
Rhode Island.....	4,931	1,661	2,979	290	100.0	33.7	60.4	5.9
Hawaii.....	1,118	326	792	-----	100.0	29.1	70.9	-----
New York.....	98,226	26,522	32,232	39,471	100.0	27.0	32.8	40.2

¹For explanatory footnotes and detailed figures by program, see table 160.

Table 155.—Public assistance: Summary of selected data, by program, 1936-44

Year and month	Recipients (in thousands)					Average monthly payments				Total payments (in thousands)				
	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance ¹	Old-age assistance	Aid to dependent children (per family)	Aid to the blind	General assistance ¹ (per case)	Total ¹	Old-age assistance	Aid to dependent children	Aid to the blind	General assistance ¹
		Families	Children											
1936 ²	1,108	162	404	45	1,510	\$18.79	\$20.83	\$26.11	\$24.07	\$656,977	\$155,484	\$49,678	\$12,811	\$439,004
1937 ²	1,579	229	568	56	1,626	19.46	31.49	27.20	25.36	804,531	310,793	70,684	16,173	406,881
1938 ²	1,779	281	688	67	1,631	19.55	31.97	25.21	25.06	985,953	392,917	97,835	18,968	476,263
1939 ²	1,912	316	764	70	1,558	19.30	31.77	25.43	24.89	1,049,927	431,140	115,372	20,762	482,653
1940 ²	2,070	372	895	73	1,239	20.26	32.39	25.37	24.28	1,036,275	475,704	133,770	21,838	404,963
1941 ²	2,238	391	944	77	798	21.27	33.63	25.81	24.40	991,766	542,340	153,698	22,916	272,512
1942 ²	2,230	349	851	79	460	23.37	36.27	26.54	25.23	960,128	596,001	158,879	24,678	180,571
1943 ²	2,149	273	678	76	292	26.66	41.51	27.95	27.76	930,571	653,171	141,279	25,143	110,978
1944 ²	2,066	254	640	72	258	28.42	45.55	29.31	28.77	943,722	693,202	135,757	25,357	89,406
1944 ²	2,137	271	674	75	288	26.82	41.70	28.03	27.30	78,570	57,302	11,283	2,106	7,870
January.....	2,123	269	669	75	284	27.00	42.23	28.18	27.76	78,636	57,311	11,345	2,108	7,870
February.....	2,113	267	665	75	281	27.11	42.58	28.28	28.31	78,691	57,307	11,359	2,107	7,918
March.....	2,104	265	662	74	273	27.28	42.85	28.42	27.46	79,652	57,501	11,847	2,116	8,188
April.....	2,096	263	658	74	266	27.42	42.83	28.67	27.69	78,224	57,474	11,281	2,123	7,346
May.....	2,087	261	653	74	258	27.55	43.09	28.74	27.84	78,054	57,494	11,248	2,123	7,189
June.....	2,081	257	643	73	255	27.71	43.49	28.89	27.32	77,878	57,652	11,160	2,103	6,963
July.....	2,075	254	638	73	254	27.88	43.33	29.01	27.97	78,064	57,853	11,002	2,108	7,101
August.....	2,070	253	637	73	254	27.96	43.84	29.07	27.56	78,099	57,896	11,091	2,110	7,002
September.....	2,069	252	635	72	254	28.12	44.51	29.16	28.48	78,761	58,189	11,223	2,113	7,236
October.....	2,068	252	635	72	255	28.29	44.89	29.26	28.61	79,236	58,502	11,331	2,118	7,285
November.....	2,066	254	640	72	258	28.42	45.55	29.31	28.77	79,858	58,722	11,588	2,120	7,429
December.....														

¹ General assistance for continental United States only through 1942.² Recipients and average payments for December; total payments for calendar year.

requirement to only a continuous year preceding application, and repealed the provision that grandchildren are legally responsible for the support of their blind grandparents. The new law also repealed a provision which had prohibited granting assistance to both members of a blind married couple, if the marriage took place after April 8, 1921, and one of the persons was blind at that time. Despite these changes, the New Jersey case load declined during the year.

The New York Social Welfare Law was amended to reduce the residence requirement for aid to the blind to a year immediately preceding application and to provide assistance to blind persons living in private nursing homes. The provision on the responsibility of other persons for the support of the applicant was changed to require support only from legally responsible relatives able and willing to support. These amendments, among others, contributed to an almost continuous increase in the rolls during the year.

In Rhode Island, the lower age limit for eligibility for aid to the blind was eliminated. Under a new law in Virginia, a provision was enacted permitting residence requirements to be waived for persons moving into the State from States which had reciprocal agreements with Virginia.

General Assistance

At the end of 1944, the general assistance rolls comprised 258,000

cases including approximately 475,000 persons. The marked wartime decline in general assistance—as in aid to dependent children—was checked in 1944 (table 155). In each year since the beginning of the war in Europe, the general assistance case load has fallen rapidly, with yearly decreases ranging from 20 percent in 1940 to 42 percent in 1942. In 1944, however, the decline was less than 12 percent, as contrasted with 36 percent in 1943. Not only was the rate of decline greatly reduced in 1944 but in the last quarter of the year the number of cases aided actually increased (table 149). The rise, however, appeared to be seasonal in character.

About two-thirds of the States aided fewer cases at the end of 1944 than a year earlier, and most of these decreases were relatively small (less than 20 percent) in comparison with those in previous years. The tendency for the number of cases to increase in the latter part of the year was likewise well-marked; 39 of the 47 States which report fairly complete data gave assistance to more cases in December than in November (table 156).

Some States showed striking variations from the national trend. For example, the number of general assistance cases in the State of Washington increased by about 140 percent in the latter half of the year. This jump, however, was due primarily to a new State policy permitting supplementation from general assistance funds for aged persons whose needs

are not met fully by the maximum old-age assistance payment of \$40. Increases in case load which occurred in 11 other States amounted to less than 30 percent. At the other extreme, 5 States reduced their loads by more than 25 percent.

In 1944, turn-over in general assistance was less than in the earlier war years. Applications in 27 reporting States were about 14 percent below the number in 1943. In the latter half of 1944, however, the trend in applications turned upward, and the number during the second 6 months was about 3.5 percent greater than in the first 6 months and also higher than in the corresponding period of 1943. In both years the number of closings dropped at a faster rate than the case load. Closings in 29 reporting States were about a third fewer than in 1943, but the average assistance load in these States decreased only 25 percent.

Data from 19 of the largest cities in the country indicate that the high level of employment during the war was no longer responsible for a net decrease in assistance cases. December 1944 was the fifth successive month in which more cases were approved for assistance because of loss of a job or decreased earnings than were closed as the result of getting a job or more earnings. Most cases approved because of loss of job or of earnings, however, were reported as resulting from the illness or disablement of a wage earner rather than from cut-backs in employment.

During the period of rising employment, the transfer of cases from general assistance to the special types of public assistance was of secondary importance in reducing rolls. By the end of 1944, however, transfer to other forms of aid had become the major factor in decreasing loads,

since loss of employment was resulting in more openings. In the 19 large cities as a group, the transfer of cases to other assistance programs was rapid enough to offset the effect of a greater number of openings, and loads continued to decline, slowly but uninterruptedly.

Assistance Payments

The rise in the total expenditure for assistance payments, marked in 1943, continued in 1944 but at a slower pace (tables 155 and 149 and chart 15). The higher level of payments stemmed from both the greater need of persons on the assistance rolls and the growing ability of the States to provide assistance. Not only has the increased cost of living forced payments up but wartime changes in

the composition of case loads have tended to leave on the rolls the most disadvantaged and neediest recipients. Present recipients of old-age assistance and aid to the blind are likely to be older and more handicapped and to need more medical and other special services than recipients in earlier years. Probably more of them need care outside their homes than formerly. In a majority of the

States, the number of dependent children per family is somewhat larger than before the war.

Further efforts were made by States in 1944 to take advantage of a decline in case loads and of an improved fiscal position to narrow the gap between need and assistance. Additional adjustments were made in the cost figures for food, and adjustments were also made in the figures for other requirements which had been less generally revised. A growing concern about the inadequacy of assistance governed by fixed ceilings led to further modifications of State maximums. Some States have made adjustments by raising the amount of the maximum or by permitting payments over the maximum for recipients with unusual requirements. An increasing number of States oper-

Table 156.—Recipients: Number, by program, State, and month, 1944

[Corrected to Feb. 1, 1945]

State	January	February	March	April	May	June	July	August	September	October	November	December
Old-age assistance												
Total, 51 States 1	2,136,648	2,122,972	2,113,487	2,104,471	2,095,855	2,086,943	2,080,883	2,075,371	2,070,432	2,069,203	2,067,648	2,065,891
Alabama	26,754	27,237	27,578	27,910	28,304	28,673	29,547	29,773	29,920	30,273	30,646	30,883
Alaska	1,410	1,398	1,397	1,393	1,396	1,398	1,383	1,384	1,374	1,363	1,354	1,336
Arizona	9,608	9,591	9,552	9,525	9,526	9,527	9,545	9,539	9,516	9,512	9,530	9,524
Arkansas	26,482	26,467	26,561	26,669	26,902	27,152	27,309	27,425	27,573	27,735	27,948	28,316
California	157,940	157,855	157,762	157,796	157,715	157,605	157,603	157,716	157,840	157,954	158,186	158,266
Colorado	41,435	41,386	41,318	41,259	41,133	40,992	40,878	40,830	40,801	40,781	40,781	40,787
Connecticut	14,538	14,423	14,349	14,299	14,249	14,266	14,252	14,204	14,237	14,209	14,214	14,138
Delaware	1,679	1,632	1,603	1,565	1,549	1,532	1,504	1,487	1,466	1,464	1,453	1,424
District of Columbia	2,895	2,878	2,803	2,803	2,782	2,756	2,705	2,677	2,658	2,634	2,608	2,563
Florida	39,359	39,028	38,758	38,588	38,525	38,563	38,690	38,768	38,941	39,180	39,542	39,754
Georgia	71,236	70,360	69,835	69,369	69,037	68,062	68,906	68,774	68,500	68,326	67,934	67,679
Hawaii	1,500	1,494	1,496	1,505	1,501	1,492	1,487	1,471	1,477	1,464	1,452	1,456
Idaho	9,672	9,657	9,630	9,626	9,626	9,645	9,645	9,618	9,587	9,587	9,587	9,587
Illinois	141,937	139,562	136,803	133,966	131,291	128,808	127,051	125,948	125,165	124,689	124,320	124,004
Indiana	61,272	60,813	60,316	59,910	59,452	59,074	58,625	58,266	58,105	57,890	57,723	57,474
Iowa	52,730	52,326	52,155	51,800	51,692	51,326	51,111	50,928	50,804	50,696	50,552	50,401
Kansas	29,239	29,059	28,998	28,866	28,686	28,547	28,468	28,439	28,346	28,291	28,342	28,358
Kentucky	54,881	54,637	54,578	54,458	54,380	54,228	54,149	54,068	53,784	53,444	52,662	52,049
Louisiana	37,001	36,912	36,900	36,869	36,854	36,821	36,598	36,524	36,392	36,418	36,361	36,481
Maine	15,385	15,299	15,233	15,191	15,167	15,142	15,107	15,068	14,991	14,983	14,987	14,994
Maryland	12,968	12,815	12,707	12,584	12,458	12,396	12,297	12,206	12,146	12,083	12,003	11,937
Massachusetts	77,713	77,271	76,621	76,644	76,537	75,598	75,989	75,772	74,012	74,943	75,670	75,570
Michigan	87,186	86,709	86,438	86,156	85,889	85,064	85,488	85,159	85,177	85,215	85,262	85,266
Minnesota	58,733	58,410	58,233	58,015	57,707	57,398	57,176	56,954	56,773	56,590	56,392	56,120
Mississippi	25,353	25,316	25,377	25,367	25,274	25,149	25,092	25,044	24,937	24,883	24,819	24,747
Missouri	105,684	104,870	104,467	104,071	103,759	103,402	103,106	102,837	102,541	102,438	102,246	102,100
Montana	11,483	11,450	11,448	11,376	11,275	11,170	11,100	11,011	10,992	10,950	10,914	10,887
Nebraska	26,148	25,909	25,801	25,643	25,454	25,248	25,099	24,968	24,914	24,837	24,711	24,658
Nevada	2,024	2,016	2,008	2,000	2,002	1,986	1,980	1,968	1,964	1,954	1,962	1,957
New Hampshire	6,776	6,709	6,691	6,683	6,664	6,648	6,616	6,592	6,581	6,588	6,616	6,620
New Jersey	26,041	26,008	25,820	25,606	25,426	25,325	25,200	25,071	24,991	24,887	24,744	24,620
New Mexico	5,222	5,190	5,194	5,167	5,209	5,321	5,373	5,392	5,429	5,463	5,516	5,568
New York	111,358	110,516	110,015	109,256	108,728	108,180	107,684	107,372	107,033	106,652	106,174	105,925
North Carolina	34,741	34,360	34,125	33,953	33,839	33,688	33,495	33,312	33,193	33,069	33,069	33,015
North Dakota	8,992	8,944	8,940	8,906	8,865	8,848	8,833	8,819	8,795	8,781	8,768	8,752
Ohio	129,331	127,805	127,011	126,350	125,562	124,836	124,309	123,858	123,380	122,960	122,530	122,094
Oklahoma	77,161	77,027	76,905	76,887	76,873	76,869	76,951	76,906	76,928	76,887	76,916	77,090
Oregon	19,511	19,351	19,342	19,328	19,410	19,489	19,524	19,572	19,620	19,720	19,777	19,806
Pennsylvania	87,379	86,847	86,519	86,094	85,672	85,245	84,957	84,836	84,597	84,493	84,433	84,109
Rhode Island	7,329	7,283	7,259	7,227	7,200	7,177	7,197	7,190	7,185	7,213	7,218	7,220
South Carolina	21,056	20,990	20,950	20,986	21,086	21,153	21,220	21,280	21,377	21,433	21,380	21,408
South Dakota	13,509	13,433	13,383	13,307	13,207	13,109	13,082	13,034	13,008	12,980	12,934	12,883
Tennessee	38,585	38,474	38,424	38,456	38,451	38,485	38,464	38,256	38,271	38,272	38,290	38,312
Texas	178,134	176,813	176,310	175,330	174,785	174,029	173,854	173,854	173,854	173,854	173,854	173,854
Utah	13,618	13,560	13,497	13,413	13,346	13,280	13,204	13,171	13,152	13,160	13,151	13,146
Vermont	5,345	5,333	5,295	5,228	5,180	5,242	5,225	5,217	5,185	5,143	5,090	5,083
Virginia	16,782	16,590	16,475	16,348	16,266	16,177	16,103	16,012	15,901	15,829	15,728	15,624
Washington	60,860	60,609	60,547	60,502	60,340	60,075	60,040	59,932	59,901	59,922	59,968	59,998
West Virginia	18,616	18,555	18,464	18,452	18,478	18,454	18,450	18,429	18,534	18,533	18,613	18,644
Wisconsin	48,707	48,528	48,216	47,960	47,649	47,324	47,051	46,866	46,691	46,575	46,446	46,279
Wyoming	3,350	3,357	3,346	3,319	3,297	3,247	3,218	3,206	3,256	3,289	3,366	3,375

See footnotes at end of table.

ate without maximums. By the end of 1944, 8 States had no maximums for old-age assistance, 9 had none for aid to the blind, and 21 none for aid to dependent children. The States which limit individual payments have tended to set their maximums at the amounts that the Federal Government will match. Consequently, the limits for aid to dependent children are usually \$18 and \$12, and those for old-age assistance and aid to the blind are commonly \$40.

Average payments continued to rise in 1944 but less notably than in the preceding year (table 155). Nearly all the individual payments for old-age assistance and aid to the blind, and about two-thirds of the payments for aid to dependent chil-

dren, range from \$1 a month to \$50, although in a few States payments are sometimes as much as \$100 or more for recipients without any resources of their own or with special needs such as medical care. The proportion of payments at the lowest amounts was smaller in November 1944 than a year earlier, and the proportion at higher amounts was larger.

A large proportion of the smallest payments has always been made in the States with the least fiscal capacity. These States usually have not been able to make payments to meet the full need of individuals, as determined by their standards, and so have paid only some specified proportion of such an amount. The efforts of

these States to meet need more nearly in full are evident in a much smaller proportion of payments under \$10 in 1944 than in 1940. In November 1940, payments of less than \$10 a month represented nearly 39 percent of all payments in the 15 States with lowest fiscal capacity, as measured by per capita income, and in November 1944, less than 14 percent of the payments in these States. Only 6 percent of payments for aid to the blind in these States in November 1944, as compared with 35 percent in November 1940, were under \$10. Except for the lowest-income States that still authorize reductions in payments, very few States had as many as 3 percent of their payments under \$10 in November 1944. (See table 159.)

Table 156.—*Recipients: Number, by program, State, and month, 1944—Continued*

[Corrected to Feb. 1, 1945]

State	January	February	March	April	May	June	July	August	September	October	November	December
Aid to dependent children (families) ²												
Total, 51 States..	270,563	268,629	266,771	264,888	263,396	261,019	256,589	253,900	253,011	252,122	252,392	254,399
Total, 49 States with approved plans.....	270,434	268,503	266,649	264,769	263,282	260,906	256,476	253,790	252,904	252,018	252,285	254,294
Alabama.....	4,568	4,578	4,576	4,601	4,613	4,624	4,689	4,728	4,772	4,799	4,847	4,938
Alaska.....	40	38	37	37	35	36	37	36	35	36	36	36
Arizona.....	1,471	1,456	1,437	1,433	1,429	1,424	1,407	1,395	1,407	1,395	1,389	1,407
Arkansas.....	4,892	4,871	4,862	4,823	4,844	4,830	4,804	4,775	4,717	4,678	4,671	4,752
California.....	6,914	6,881	6,881	6,795	6,812	6,772	6,549	6,317	6,240	6,296	6,348	6,348
Colorado.....	3,606	3,629	3,626	3,578	3,544	3,469	3,392	3,369	3,367	3,338	3,330	3,348
Connecticut.....	1,802	1,795	1,787	1,824	1,814	1,828	1,840	1,844	1,854	1,862	1,889	1,910
Delaware.....	255	262	257	256	247	244	240	241	246	254	254	259
District of Columbia.....	630	614	614	592	591	576	567	537	534	539	562	554
Florida ³	3,614	3,620	3,651	3,665	3,741	3,869	3,891	4,095	4,341	4,569	4,901	5,103
Georgia.....	4,162	4,090	4,044	4,016	3,985	4,013	3,990	3,991	3,967	3,970	3,989	4,019
Hawaii.....	588	582	583	575	566	566	531	518	525	518	520	523
Idaho.....	1,648	1,609	1,589	1,545	1,502	1,473	1,410	1,385	1,361	1,313	1,280	1,265
Illinois.....	23,163	22,692	22,319	21,886	21,543	21,247	20,806	20,379	20,166	19,813	19,590	19,506
Indiana.....	8,310	8,112	7,954	7,767	7,592	7,403	7,179	7,036	6,930	6,779	6,697	6,657
Iowa.....	2,205	2,248	2,267	2,225	2,203	2,146	2,007	2,003	2,049	2,030	2,041	2,071
Kansas.....	3,872	3,788	3,707	3,604	3,523	3,352	3,206	3,103	3,062	3,038	3,030	3,035
Kentucky ⁴	3,343	3,557	3,708	3,898	4,072	4,268	4,435	4,606	4,659	4,674	4,718	4,773
Louisiana.....	10,562	10,495	10,409	10,213	10,099	9,959	9,534	9,589	9,437	9,329	9,245	9,245
Maine.....	1,470	1,454	1,443	1,450	1,444	1,424	1,386	1,346	1,319	1,287	1,290	1,297
Maryland.....	3,033	3,004	2,965	2,918	2,880	2,814	2,738	2,693	2,677	2,693	2,718	2,760
Massachusetts.....	7,349	7,338	7,294	7,261	7,136	7,162	7,036	6,953	6,975	6,975	6,742	7,004
Michigan.....	13,408	13,253	13,136	13,067	13,053	12,875	12,739	12,624	12,511	12,509	12,455	12,504
Minnesota.....	5,815	5,755	5,702	5,664	5,592	5,453	5,247	5,081	5,068	5,019	4,990	5,001
Mississippi.....	2,709	2,708	2,752	2,795	2,786	2,752	2,769	2,801	2,814	2,848	2,868	2,892
Missouri.....	11,219	11,186	11,109	11,095	11,079	11,030	10,941	10,861	10,804	10,768	10,787	10,778
Montana.....	1,530	1,516	1,516	1,519	1,512	1,444	1,393	1,372	1,357	1,330	1,305	1,324
Nebraska.....	3,091	3,025	2,990	2,919	2,849	2,738	2,639	2,579	2,540	2,495	2,435	2,422
Nevada.....	89	88	84	82	79	77	76	74	72	69	71	69
New Hampshire.....	717	708	702	698	691	688	683	676	673	679	695	703
New Jersey.....	4,199	4,110	4,038	3,959	3,846	3,846	3,718	3,584	3,542	3,584	3,549	3,522
New Mexico.....	2,205	2,225	2,207	2,185	2,184	2,184	2,163	2,156	2,147	2,141	2,162	2,201
New York.....	18,271	18,285	18,396	18,654	18,614	18,722	18,554	18,311	18,361	18,465	18,460	18,622
North Carolina.....	6,831	6,786	6,727	6,632	6,557	6,473	6,385	6,328	6,286	6,212	6,183	6,180
North Dakota.....	1,748	1,729	1,707	1,685	1,672	1,638	1,581	1,546	1,516	1,491	1,499	1,511
Ohio.....	8,649	8,629	8,519	8,406	8,312	8,157	7,853	7,677	7,673	7,631	7,640	7,637
Oklahoma.....	13,890	13,790	13,657	13,604	13,567	13,547	13,500	13,480	13,435	13,482	13,777	14,313
Oregon.....	1,210	1,194	1,202	1,194	1,194	1,194	1,180	1,165	1,173	1,191	1,186	1,204
Pennsylvania.....	25,737	25,211	24,729	24,122	23,615	22,976	22,328	21,976	21,740	21,541	21,466	21,609
Rhode Island.....	1,128	1,120	1,118	1,108	1,094	1,098	1,088	1,084	1,092	1,116	1,138	1,144
South Carolina.....	3,428	3,405	3,420	3,441	3,447	3,434	3,433	3,416	3,425	3,407	3,424	3,473
South Dakota.....	1,569	1,567	1,575	1,558	1,534	1,511	1,504	1,474	1,471	1,470	1,459	1,463
Tennessee.....	11,447	11,354	11,274	11,172	11,044	11,006	10,867	10,851	10,829	10,844	10,910	10,968
Texas.....	9,932	9,826	9,715	9,867	10,393	10,688	10,338	10,505	10,573	10,573	10,671	10,749
Utah.....	1,898	1,910	1,924	1,922	1,915	1,876	1,859	1,839	1,835	1,832	1,830	1,845
Vermont.....	578	578	580	582	580	584	573	569	565	569	569	547
Virginia.....	3,822	3,801	3,775	3,748	3,751	3,696	3,639	3,584	3,517	3,497	3,500	3,514
Washington.....	3,256	3,267	3,274	3,289	3,301	3,295	3,258	3,214	3,236	3,227	3,251	3,256
West Virginia.....	7,287	7,248	7,160	7,063	6,962	6,859	6,802	6,729	6,738	6,664	6,724	6,830
Wisconsin.....	7,001	6,948	6,875	6,819	6,754	6,428	6,164	6,046	6,034	5,982	5,988	5,994
Wyoming.....	402	394	397	367	377	351	333	322	318	307	306	305

See footnotes at end of table.

Old-Age Assistance

Total expenditures for old-age assistance in December 1944 of \$58.7 million were 2.5 percent higher than in December 1943, even though the number of recipients dropped 3.9 percent (table 149). At the end of the year the average payment for old-age assistance, which ranged in the various States from \$11.19 to \$47.24 (table 158), for the country as a whole was \$28.42, a gain of \$1.76 over a year earlier (table 155). Increases in average payments occurred in nearly all States; in 30 States, however, the rise was less than \$2. Increases of more than \$5 were made possible by more ample funds in Florida and Mississippi.

The removal of maximums in North

Dakota and Rhode Island and the raising of the maximums in Virginia and in New Hampshire permitted these States to make higher payments to the recipients with the greatest need. On the other hand, insufficient funds to provide for current case loads forced the Louisiana agency for the first time to place a maximum on individual payments and the New Mexico agency to lower the amount of the maximum, imposed late in 1943.

In the November elections, voters in five States took action bearing on old-age assistance payments. A constitutional amendment in Colorado authorized the legislature to make an appropriation from general funds to ensure old-age assistance payments

of \$45 minus income, without the flat reductions that have sometimes been necessary. Voters in Arizona, California, Oregon, and Washington rejected initiative measures providing \$60 pensions to all persons 60 years of age or over. In South Carolina, a strong popular vote eliminated the provision in the State constitution that limited payments of any type of aid to \$30 per month. The administrative maximum of \$20 for old-age assistance, however, was not raised.

Aid to Dependent Children

Owing to widespread attempts to make assistance more nearly meet the need of families, the total expenditure of \$11.6 million for payments to dependent children in

Table 156.—Recipients: Number, by program, State, and month, 1944—Continued

[Corrected to Feb. 1, 1945]

State	January	February	March	April	May	June	July	August	September	October	November	December
Aid to dependent children (children) ²												
Total, 51 States.....	673,997	669,470	665,437	661,514	658,074	653,136	642,776	638,097	636,588	634,811	635,311	640,384
Total, 49 States with approved plans.....	673,696	669,175	665,144	661,235	657,811	652,875	642,511	637,846	636,345	634,577	635,069	640,145
Alabama.....	12,548	12,526	12,527	12,568	12,591	12,626	12,785	12,796	12,887	13,144	13,373	13,642
Alaska.....	180	117	119	114	110	109	115	113	111	111	111	111
Arizona.....	4,206	4,164	4,135	4,109	4,092	4,098	4,046	4,014	4,059	4,031	3,999	4,000
Arkansas.....	12,710	12,739	12,631	12,603	12,690	12,665	12,633	12,573	12,482	12,468	12,349	12,555
California.....	17,452	17,404	17,430	17,245	17,331	17,276	16,795	16,243	16,049	16,109	16,173	16,170
Colorado.....	9,603	9,660	9,663	9,524	9,425	9,244	9,031	9,008	8,973	8,902	9,002	9,041
Connecticut.....	4,630	4,571	4,536	4,641	4,630	4,676	4,702	4,692	4,739	4,791	4,847	4,851
Delaware.....	697	711	706	703	686	690	679	690	701	710	710	717
District of Columbia.....	1,958	1,928	1,878	1,847	1,775	1,766	1,733	1,701	1,673	1,695	1,810	1,768
Florida ³	8,236	8,230	8,293	8,311	8,524	8,909	9,115	9,693	10,395	10,945	11,680	12,205
Georgia.....	10,105	9,897	9,792	9,764	9,703	9,811	9,757	9,807	9,730	9,774	9,856	9,937
Hawaii.....	1,832	1,810	1,819	1,795	1,758	1,754	1,672	1,628	1,639	1,637	1,630	1,616
Idaho.....	4,480	4,355	4,325	4,192	4,082	4,006	3,836	3,767	3,708	3,584	3,556	3,510
Illinois.....	53,778	52,866	52,113	51,197	50,482	49,978	49,174	48,387	47,954	47,320	46,824	46,669
Indiana.....	18,486	18,069	17,777	17,380	17,023	16,629	16,180	15,895	15,684	15,375	15,262	15,204
Iowa.....	5,536	6,344	6,900	7,254	7,518	7,412	7,412	7,425	7,474	7,474	7,510	7,609
Kansas.....	9,778	9,510	9,391	9,124	8,949	8,490	8,126	7,930	7,796	7,721	7,686	7,669
Kentucky ³	9,416	9,900	10,288	10,757	11,315	11,771	11,697	12,609	12,741	12,739	12,825	12,718
Louisiana.....	26,961	26,801	26,525	26,088	25,728	25,603	24,147	24,679	24,313	24,016	23,738	23,706
Maine.....	4,156	4,118	4,080	4,109	4,122	4,028	3,943	3,824	3,745	3,637	3,649	3,668
Maryland.....	8,647	8,582	8,458	8,307	8,151	8,013	7,790	7,686	7,679	7,729	7,794	7,854
Massachusetts.....	18,093	18,009	17,929	17,881	17,516	17,621	17,297	17,117	17,203	17,187	16,528	17,273
Michigan.....	32,033	31,643	31,360	31,278	31,224	30,836	30,583	30,364	30,098	30,132	30,080	30,109
Minnesota.....	14,297	14,144	14,050	14,001	13,822	13,390	13,050	12,638	12,652	12,505	12,431	12,466
Mississippi.....	6,858	6,873	7,003	7,095	7,088	6,969	7,006	7,103	7,148	7,270	7,324	7,387
Missouri.....	27,324	27,347	27,274	27,317	27,284	27,271	27,169	27,067	27,037	27,006	27,112	27,251
Montana.....	3,772	3,764	3,765	3,786	3,754	3,586	3,472	3,451	3,406	3,317	3,249	3,311
Nebraska ⁴	7,147	7,024	6,929	6,753	6,598	6,346	6,126	6,004	5,890	5,790	5,678	5,635
Nevada.....	181	178	174	165	153	152	150	158	152	153	151	153
New Hampshire.....	1,842	1,815	1,796	1,776	1,767	1,738	1,726	1,718	1,691	1,706	1,744	1,731
New Jersey.....	10,040	9,820	9,683	9,492	9,251	9,251	9,053	8,747	8,652	8,784	8,683	8,647
New Mexico.....	6,387	6,408	6,356	6,329	6,320	6,336	6,284	6,238	6,204	6,157	6,195	6,259
New York.....	41,213	41,433	41,772	42,585	42,519	43,082	42,758	42,197	42,400	42,649	42,778	43,253
North Carolina.....	16,439	16,268	16,266	16,028	15,922	15,751	15,565	15,508	15,359	15,210	15,247	15,342
North Dakota.....	4,843	4,791	4,686	4,630	4,587	4,499	4,359	4,264	4,264	4,126	4,107	4,133
Ohio.....	23,157	23,180	22,859	22,527	22,248	21,885	21,272	20,862	20,866	20,604	20,539	20,539
Oklahoma.....	33,209	33,097	32,896	32,840	32,716	32,624	32,624	32,616	32,622	32,670	33,123	34,090
Oregon.....	2,901	2,882	2,920	2,931	2,923	2,948	2,891	2,855	2,862	2,921	2,876	2,920
Pennsylvania.....	67,482	66,061	64,754	63,358	62,053	60,550	58,757	57,932	57,367	56,876	56,738	57,280
Rhode Island.....	3,024	3,009	3,002	2,940	2,869	2,870	2,844	2,850	2,875	2,929	2,968	2,981
South Carolina.....	10,225	10,053	10,123	10,246	10,267	10,049	10,211	10,175	10,282	10,262	10,179	10,369
South Dakota.....	3,676	3,669	3,681	3,638	3,585	3,534	3,515	3,439	3,410	3,419	3,430	3,430
Tennessee.....	29,425	29,166	28,929	28,777	28,412	28,394	28,122	28,167	28,147	28,174	28,353	28,598
Texas.....	22,041	21,733	21,493	21,585	22,863	23,412	23,274	22,940	23,028	23,001	23,222	23,427
Utah.....	5,097	5,165	5,178	5,163	5,138	5,008	4,957	4,884	4,877	4,890	4,884	4,912
Vermont.....	1,472	1,469	1,484	1,481	1,475	1,485	1,439	1,428	1,415	1,388	1,402	1,403
Virginia.....	10,829	10,786	10,703	10,623	10,611	10,448	10,296	10,162	9,956	9,904	9,918	9,978
Washington.....	7,977	8,021	8,039	8,083	8,117	8,145	8,018	7,962	8,001	7,992	8,048	8,107
West Virginia.....	19,749	19,629	19,405	19,188	19,043	18,841	18,759	18,646	18,765	18,614	18,787	19,015
Wisconsin.....	16,846	16,696	16,496	16,406	16,259	15,589	14,949	14,619	14,538	14,400	14,352	14,371
Wyoming.....	1,083	1,045	1,046	979	1,005	930	882	846	854	817	827	819

See footnotes at end of table.

December 1944 was 2 percent higher than in December 1943, though the case load decreased about 7 percent (table 149). The average payment per family in the United States rose about \$4 during 1944 (table 155). State averages rose in all but three States (table 158). These increases were uneven, however, and left the range in the average payment in the various States in the last month of the year—\$20.83 to \$85.34—even greater than at the end of 1943. Increases in average payments in Delaware, the District of Columbia, Illinois, North Dakota, and Oregon ranged from \$12 to \$19 per family.

Maximum limits have more severely affected the adequacy of aid to dependent children than the other types of assistance, for which the

maximums are higher. In 1944, Illinois increased the maximum amount for the first child in a family from \$18 to \$40 and permitted inclusion of the requirements of both parents in determining the amount to be paid to families with an incapacitated parent. North Dakota removed all fixed limits on payments. Maximums were also removed in Virginia, and were raised in Mississippi and Pennsylvania.

The States that did not change their maximums on amounts of individual payments, and especially those with the lowest maximums, could increase payments very little. Increases in standards for aid to dependent children in these States, therefore, had little effect on the adequacy of payments except merely

to increase the percent of payments at the maximum. More than four-fifths of all families on the rolls in 12 States received maximum payments in November 1944. The average payment per family increased by less than \$1 during the year in 5 of these States and by \$1-2 in 3 other States. Two of the 12 States had more than four-fifths of their payments at maximum amounts, though increases in the amount of their maximums raised average payments by more than \$5. Florida raised its average payment \$8 by providing 100 percent instead of 75 percent of the budgetary deficit, if the deficit did not exceed the \$18 and \$12 maximums. The proportion of payments at the limits prescribed in this State increased from 49 to 81 percent.

Table 156.—*Recipients: Number, by program, State, and month, 1944—Continued*

[Corrected to Feb. 1, 1945]

State	January	February	March	April	May	June	July	August	September	October	November	December
Aid to the blind ²												
Total, 49 States ³	75,111	74,819	74,507	74,318	74,052	73,884	72,805	72,661	72,584	72,487	72,401	72,325
Total, 46 States with approved plans	58,955	58,702	58,434	58,236	58,070	57,900	56,849	56,721	56,659	56,548	56,451	56,378
Alabama	678	681	697	701	707	715	718	729	728	736	747	748
Arizona	390	389	388	391	393	375	399	406	420	423	427	435
Arkansas	1,195	1,201	1,203	1,198	1,214	1,213	1,208	1,214	1,215	1,227	1,230	1,246
California	6,290	6,201	6,104	6,019	5,969	5,930	5,870	5,825	5,746	5,713	5,675	5,675
Colorado	543	540	539	527	529	523	513	506	506	508	503	503
Connecticut	150	157	161	161	156	163	167	152	166	153	157	154
District of Columbia	249	243	244	243	239	236	234	229	226	227	226	222
Florida	2,370	2,359	2,343	2,319	2,309	2,310	2,307	2,304	2,295	2,286	2,293	2,283
Georgia	2,170	2,148	2,142	2,133	2,135	2,141	2,142	2,136	2,129	2,109	2,092	2,084
Hawaii	76	74	73	71	68	67	63	63	65	62	63	65
Idaho	231	227	231	226	224	222	221	220	217	215	213	213
Illinois	6,151	6,156	6,018	6,056	6,035	6,004	5,136	5,163	5,218	5,249	5,251	5,233
Indiana	2,275	2,264	2,264	2,257	2,249	2,242	2,219	2,211	2,196	2,163	2,145	2,139
Iowa	1,431	1,417	1,395	1,381	1,370	1,360	1,349	1,343	1,342	1,331	1,320	1,309
Kansas	1,174	1,161	1,148	1,149	1,142	1,127	1,117	1,113	1,103	1,093	1,080	1,076
Kentucky	1,492	1,503	1,514	1,527	1,542	1,581	1,589	1,610	1,615	1,609	1,611	1,621
Louisiana	1,467	1,470	1,474	1,476	1,472	1,477	1,456	1,439	1,427	1,419	1,408	1,407
Maine	902	891	886	881	868	860	859	856	852	847	842	836
Maryland	465	459	464	466	463	459	451	448	450	449	448	451
Massachusetts	955	960	963	950	945	940	934	935	930	940	947	950
Michigan	1,270	1,265	1,266	1,270	1,273	1,270	1,272	1,260	1,263	1,261	1,260	1,251
Minnesota	958	951	958	956	957	945	947	948	941	937	928	931
Mississippi	1,371	1,365	1,367	1,357	1,354	1,344	1,365	1,385	1,404	1,417	1,435	1,447
Missouri	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Montana	300	298	294	297	301	307	308	314	313	314	315	311
Nebraska	583	570	560	552	545	533	525	515	507	493	479	465
Nevada	27	27	28	28	28	28	27	27	27	28	27	27
New Hampshire	287	279	278	272	271	267	269	270	270	272	278	277
New Jersey	588	581	578	563	556	546	547	548	549	547	541	543
New Mexico	262	262	267	268	266	265	266	265	262	265	262	258
New York	2,741	2,765	2,804	2,836	2,851	2,864	2,877	2,885	2,870	2,873	2,888	2,898
North Carolina	2,255	2,246	2,237	2,255	2,253	2,252	2,268	2,278	2,277	2,281	2,280	2,286
North Dakota	129	128	126	123	121	125	122	120	118	118	117	117
Ohio	3,320	3,299	3,269	3,253	3,227	3,201	3,177	3,139	3,129	3,133	3,113	3,102
Oklahoma	1,944	1,940	1,940	1,932	1,923	1,909	1,900	1,887	1,869	1,863	1,864	1,860
Oregon	378	381	374	373	372	372	371	372	371	371	373	375
Pennsylvania	13,129	13,090	13,045	13,054	12,954	12,956	12,959	12,913	12,898	12,911	12,923	12,920
Rhode Island	88	89	90	91	90	88	88	89	92	94	94	94
South Carolina	831	831	844	844	853	863	870	871	881	880	883	887
South Dakota	238	232	218	216	215	213	217	216	216	214	212	211
Tennessee	1,547	1,541	1,550	1,549	1,547	1,541	1,540	1,535	1,544	1,545	1,534	1,542
Texas	4,654	4,660	4,671	4,649	4,654	4,663	4,615	4,588	4,587	4,603	4,621	4,624
Utah	133	132	130	134	131	129	132	134	131	128	123	124
Vermont	146	145	145	152	155	160	159	159	158	155	155	153
Virginia	982	984	979	974	971	969	965	963	965	965	963	961
Washington	707	693	693	683	667	654	643	642	642	619	620	609
West Virginia	853	843	841	832	823	824	822	820	815	814	819	818
Wisconsin	1,608	1,593	1,575	1,557	1,539	1,525	1,509	1,494	1,486	1,472	1,461	1,466
Wyoming	125	128	129	116	126	126	123	122	123	122	117	118

See footnotes at end of table.

Some States spend State, or State and local, funds for which they do not receive Federal matching in order to meet the needs of the mother and children eligible for aid. In some other States, especially in urban areas with high living costs, payments of general assistance are made to supplement maximum payments of aid to dependent children.

Low payments continue in some States because of insufficiency of funds. The Louisiana agency was forced to impose maximums on indi-

vidual payments for the first time in July 1944 and fixed the ceilings at \$40 for the first child and \$75 for a family. Ten States met less than 100 percent of need as established by State standards throughout the year; at least one State met as little as 50 percent.

Aid to the Blind

The total expenditure of \$2.1 million for assistance to the blind in December 1944 was slightly higher than at the end of 1943, in spite of the

decline of more than 4 percent in case load (table 149). The average payment for aid to the blind, ranging among the States from \$12.98 to \$47.51 in December 1944 (table 158), was \$29.31 in the United States as a whole—\$1.36 higher than in December 1943 (table 155). In 20 of the 43 States with a rise in this average, the increase was less than \$2, and in 16 States it was between \$2 and \$4. Seven States had a rise of more than \$4. Only 4 States—Indiana, New Mexico, Texas, and Utah—made smaller pay-

Table 156.—*Recipients: Number, by program, State, and month, 1944—Continued*

[Corrected to Feb. 1, 1945]

State	January	February	March	April	May	June	July	August	September	October	November	December
General assistance												
Total ¹	288,000	284,000	281,000	273,000	266,000	258,000	255,000	254,000	254,000	254,000	255,000	258,000
Alabama.....	2,537	2,561	2,615	2,670	2,683	2,720	2,817	2,846	2,870	2,905	2,964	2,995
Alaska.....	129	123	131	129	119	123	112	109	116	108	119	123
Arizona.....	2,133	2,165	2,171	2,161	2,186	2,215	2,152	2,165	2,131	2,120	2,109	2,125
Arkansas ²	2,998	2,976	2,973	2,915	2,916	2,854	2,889	2,907	2,883	2,826	2,823	2,826
California.....	11,997	11,791	11,859	11,609	11,393	11,153	11,092	10,976	10,905	11,092	11,180	11,291
Colorado.....	4,752	4,815	4,889	4,852	4,824	4,708	4,641	4,591	4,498	4,542	4,550	4,647
Connecticut.....	2,913	2,801	2,787	2,701	2,591	2,551	2,522	2,489	2,496	2,547	2,564	2,603
Delaware.....	333	338	327	322	323	327	327	333	328	324	331	337
District of Columbia.....	865	860	855	851	829	829	829	839	822	823	833	846
Florida ³	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Georgia.....	2,976	2,894	2,923	2,825	2,799	2,734	2,693	2,281	2,616	2,640	2,659	2,916
Hawaii.....	589	594	580	580	585	585	578	569	560	566	547	562
Idaho ¹⁰	650	634	625	616	598	603	595	613	603	611	612	612
Illinois.....	33,487	32,453	31,585	30,544	29,344	28,296	27,361	26,796	26,371	25,959	25,386	25,090
Indiana ¹¹	7,430	7,091	7,067	6,618	6,227	5,879	5,630	5,714	5,605	5,742	5,815	5,909
Iowa.....	5,641	5,401	5,361	5,107	4,862	4,748	4,543	4,212	4,151	4,171	4,172	4,302
Kansas.....	4,056	4,025	3,953	3,868	3,776	3,630	3,544	3,510	3,398	3,362	3,333	3,350
Kentucky ⁷	2,700	2,500	2,400	2,300	2,200	2,100	2,100	2,100	1,700	1,600	1,600	1,600
Louisiana.....	5,918	5,993	6,199	6,221	6,357	6,379	6,274	6,404	6,458	6,390	6,390	6,510
Maine.....	2,432	2,405	2,318	2,129	2,117	1,992	1,891	1,891	1,879	1,903	1,960	2,011
Maryland.....	4,433	4,325	4,343	4,292	4,381	4,382	4,339	4,332	4,385	4,411	4,466	4,565
Massachusetts.....	14,829	14,593	14,483	14,139	13,811	13,168	13,023	12,867	12,807	12,852	12,722	12,686
Michigan.....	11,066	11,267	11,302	10,885	10,527	10,032	9,866	9,744	9,816	9,977	10,096	10,254
Minnesota.....	6,941	6,890	6,838	6,637	6,250	6,050	5,766	5,680	5,586	5,604	5,651	5,751
Mississippi.....	393	422	385	347	357	338	343	348	317	296	303	313
Missouri ¹²	6,625	6,817	6,955	6,981	7,061	7,073	7,071	7,181	7,406	7,597	7,857	8,396
Montana.....	1,327	1,301	1,284	1,246	1,197	1,184	1,191	1,171	1,184	1,181	1,196	1,241
Nehraska.....	2,067	2,047	2,030	1,965	1,896	1,808	1,735	1,713	1,721	1,694	1,618	1,725
Nevada.....	263	234	235	238	254	227	304	261	240	204	244	240
New Hampshire.....	1,727	1,618	1,608	1,520	1,471	1,411	1,369	1,335	1,276	1,299	1,316	1,302
New Jersey ¹¹	7,251	6,302	6,290	5,989	5,751	5,494	5,223	5,035	4,907	4,923	4,819	4,924
New Mexico ¹²	751	924	865	896	903	888	885	911	947	952	987	1,045
New York ¹³	51,441	50,010	48,473	46,552	44,041	42,257	41,037	39,897	39,496	39,142	38,892	38,603
North Carolina.....	2,866	2,866	2,739	2,602	2,467	2,379	2,302	2,282	2,358	2,398	2,505	2,386
North Dakota.....	869	857	817	776	748	704	710	685	677	645	677	692
Ohio.....	12,803	12,849	12,757	12,408	12,091	11,727	11,377	11,257	11,263	11,234	11,197	11,501
Oklahoma ¹⁴	5,019	4,975	4,808	4,596	4,571	4,514	4,949	4,936	4,850	4,987	5,113	4,844
Oregon.....	2,901	2,881	3,063	3,148	3,166	3,147	3,134	3,162	3,151	3,250	3,364	3,485
Pennsylvania.....	25,151	24,873	24,509	23,780	23,163	22,477	21,914	21,621	21,344	20,951	20,802	20,730
Rhode Island.....	1,783	1,816	1,873	1,710	1,720	1,769	1,798	1,884	1,889	1,807	1,850	1,863
South Carolina.....	2,513	2,515	2,524	2,548	2,514	2,701	2,736	2,687	2,605	2,578	2,618	2,635
South Dakota.....	1,098	1,033	1,102	1,096	917	959	813	829	863	834	840	917
Tennessee ⁷	1,500	1,500	1,400	1,400	1,300	1,300	1,200	1,200	1,200	1,200	1,200	1,400
Texas ⁷	3,300	3,200	3,100	3,100	3,000	2,900	2,800	2,800	2,800	2,800	2,800	3,000
Utah.....	1,569	1,569	1,560	1,530	1,478	1,465	1,450	1,451	1,450	1,439	1,432	1,452
Vermont.....	1,138	1,040	1,055	1,004	997	954	914	837	819	826	872	923
Virginia.....	3,591	3,596	3,566	3,579	3,559	3,522	3,275	3,144	3,153	3,133	3,061	3,107
Washington.....	6,211	6,245	6,342	6,308	6,315	6,145	8,391	11,161	12,686	13,501	14,251	14,701
West Virginia.....	3,942	4,186	4,342	4,548	4,618	4,655	4,672	4,711	4,823	4,660	4,757	4,898
Wisconsin.....	6,437	6,321	6,208	5,952	5,641	5,337	5,095	4,910	4,952	4,871	4,903	4,905
Wyoming.....	410	428	401	401	380	359	353	350	357	344	342	346

¹ All 51 States have plans approved by the Social Security Board.

² Figures in italics represent programs administered without Federal participation.

³ Includes program administered without Federal participation.

⁴ In addition, some recipients were aided from local funds without State or Federal participation under State mothers'-pension law; some of these recipients also received aid under approved plan.

⁵ Arbitrary number used because of change from post-payment to current-payment basis.

⁶ Alaska and Delaware do not administer aid to the blind.

⁷ Estimated.

⁸ Partly estimated; does not represent sum of State figures because total excludes, for Indiana and New Jersey, estimated number of cases receiving medical

care, hospitalization, and burial only, and estimated duplication in Oklahoma.

⁹ State program only; excludes program administered by local officials.

¹⁰ Excludes cases receiving assistance in kind only and, for a few counties, cases receiving cash payments.

¹¹ Includes unknown number of cases receiving medical care, hospitalization, and burial only.

¹² Excludes a few cases receiving assistance from local funds not administered by State agency.

¹³ Includes cases receiving medical care only; number believed by State agency to be insignificant.

¹⁴ Program administered by State Board of Public Welfare and program administered by county commissioners; duplication in cases believed large.

ments than at the end of 1943. The largest decline—more than \$3—occurred in New Mexico, where the State maximum was reduced from \$60 to \$40.

During 1944, maximums on payments for aid to the blind were removed in New Jersey, North Dakota, and Rhode Island. Arizona increased its highest permissible payment from \$40 to \$50, and Virginia from \$30 to \$40. New Hampshire provided for meeting medical needs over the new maximum of \$40 through services paid for by the agency. Some States attempted to offset high living costs by increasing the percent of need met or by raising the amounts allowed for requirements.

General Assistance

Total payments for general assistance, in contrast to expenditures for each of the special types of assistance, decreased from December 1943 to December 1944 but less than case loads—less than 9 percent, compared with a drop of nearly 12 percent in case load (table 149). This differential resulted from higher individual payments to keep pace with living costs and was made possible by the improved financial position of States and localities and by decreased loads.

Average payments continued to rise during 1944, less rapidly than in 1943 on the whole, but consistently in most States. The average payment for general assistance in the United

States in December 1944 was \$28.77 a month, an increase of \$1.01 over December 1943 (table 155); the average for the various States ranged from \$7.37 to \$45.47 (table 158). Only 3 States—Louisiana, Rhode Island, and Washington—of the 45 with complete data in both months made lower average payments at the end of 1944 than at the end of 1943. A sharp drop from \$36.18 to \$19.22 in the average payment for the State of Washington was attributable to the new policy of supplementing payments to recipients of old-age assistance; omitting such supplementary payments, the average rose from \$36.18 to \$38.60. Recipients in New Orleans received aid from the city to supplement low payments of general assistance from State funds.

Table 157.—Payments: Total amount, by program, State, and month, 1944

[In dollars; corrected to Feb. 1, 1945]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Old-age assistance													
Total, 51 States ¹	693,201,978	57,301,951	57,311,454	57,307,061	57,500,605	57,474,170	57,493,529	57,651,634	57,852,949	57,895,855	58,188,918	58,502,094	58,721,758
Ala.	5,610,627	440,520	448,115	454,579	446,425	450,191	453,783	481,846	486,319	489,506	481,299	486,953	491,091
Alaska	531,690	43,892	43,932	43,996	44,354	44,374	44,832	44,350	44,746	44,554	44,250	44,365	44,015
Ariz.	4,396,056	367,472	367,214	366,088	365,538	365,812	366,108	366,892	366,640	365,550	365,744	366,534	366,464
Ark.	5,538,091	425,780	429,611	434,574	439,266	446,710	458,034	464,496	470,062	478,480	487,890	496,444	506,744
Calif.	89,399,146	7,447,047	7,441,423	7,436,179	7,432,961	7,447,632	7,439,642	7,444,568	7,448,824	7,455,744	7,459,365	7,468,688	7,477,073
Colo.	20,296,103	1,705,410	1,703,693	1,701,040	1,699,196	1,694,631	1,689,480	1,685,520	1,683,686	1,683,271	1,681,703	1,683,780	1,684,693
Conn.	5,861,077	479,867	480,078	481,388	483,267	484,601	488,476	491,713	490,298	494,216	494,676	496,195	496,302
Del.	265,053	22,758	22,689	22,739	22,454	22,267	22,131	21,887	21,843	21,667	21,691	21,638	21,289
D. C.	996,272	81,869	81,585	80,834	80,722	81,782	82,452	82,674	83,525	84,221	85,274	85,754	85,580
Fla.	11,347,752	684,213	697,790	713,610	894,617	918,490	929,974	939,412	1,093,640	1,102,664	1,112,743	1,125,628	1,134,971
Ga.	9,057,985	758,144	750,542	750,172	749,266	749,594	754,257	756,000	758,418	758,570	758,944	756,729	757,349
Hawaii	365,113	29,104	29,040	29,204	29,696	29,956	29,726	29,936	29,826	32,921	31,329	31,730	32,645
Idaho	3,596,658	289,727	288,229	305,339	306,267	306,113	305,320	303,040	301,410	300,057	298,553	296,802	295,501
Ill.	47,649,623	4,165,952	4,114,612	4,042,524	3,967,089	4,048,569	3,981,823	3,935,873	3,903,419	3,882,776	3,870,892	3,869,593	3,866,528
Ind.	17,142,599	1,437,058	1,438,044	1,434,116	1,428,193	1,426,040	1,426,943	1,419,270	1,417,431	1,426,065	1,426,554	1,431,270	1,431,615
Iowa	17,626,714	1,416,192	1,423,857	1,438,768	1,446,614	1,451,544	1,457,896	1,464,400	1,477,829	1,492,635	1,507,174	1,518,332	1,531,473
Kans.	9,578,654	801,996	802,008	800,588	795,953	783,284	785,176	781,750	787,193	792,781	807,130	818,035	832,260
Ky.	7,118,954	580,905	581,330	555,296	588,325	591,827	595,822	599,496	603,350	605,797	602,440	595,656	588,740
La.	9,645,482	781,614	785,922	793,889	803,370	811,692	820,796	816,503	802,548	802,971	806,142	805,915	814,120
Maine	4,856,453	386,558	387,835	390,058	393,137	400,781	406,871	412,386	416,984	418,342	420,501	424,434	428,296
Md.	3,857,339	306,467	307,125	309,498	308,983	315,046	316,692	317,758	318,923	319,656	320,526	319,719	321,546
Mass.	36,603,867	3,058,229	3,062,745	3,052,745	3,062,155	3,044,968	3,016,547	3,036,605	3,033,832	2,968,685	3,032,098	3,106,445	3,123,760
Mich.	30,078,167	2,487,199	2,484,761	2,484,885	2,487,842	2,491,657	2,497,274	2,504,810	2,506,750	2,516,786	2,528,213	2,539,424	2,548,566
Minn.	19,597,220	1,625,437	1,627,772	1,629,929	1,631,659	1,631,542	1,630,278	1,632,674	1,632,686	1,638,009	1,638,572	1,637,591	1,641,071
Miss.	3,897,402	244,033	245,952	249,577	252,074	253,579	252,292	257,677	257,995	259,856	260,086	260,086	260,086
Mo.	27,403,272	2,242,474	2,240,826	2,251,407	2,260,207	2,270,658	2,279,058	2,289,820	2,295,960	2,304,499	2,315,142	2,322,840	2,330,581
Mont.	3,894,101	321,173	322,990	326,342	327,588	326,142	324,671	323,842	322,744	323,750	324,278	324,768	325,813
Nebr.	7,966,191	668,686	664,900	664,623	662,587	660,061	657,349	656,616	656,481	657,710	657,407	673,846	685,925
Nev.	906,197	76,507	76,216	76,003	75,846	75,942	75,399	75,430	75,051	75,095	74,678	75,043	74,987
N. H.	2,212,128	182,739	183,244	182,810	183,553	183,468	183,910	182,169	182,987	183,422	185,703	188,343	189,780
N. J.	8,731,549	714,503	721,398	719,341	715,623	714,784	716,424	722,436	729,090	734,512	740,379	749,427	753,632
N. Mex.	2,073,721	170,507	168,719	169,128	167,998	169,155	171,916	173,304	173,750	175,381	176,479	177,644	179,740
N. Y.	43,300,174	3,587,640	3,556,129	3,650,774	3,630,487	3,531,617	3,574,034	3,559,258	3,550,142	3,545,289	3,674,245	3,678,386	3,662,167
N. C.	4,543,863	377,429	374,967	375,035	375,498	376,521	377,342	377,721	377,360	378,254	380,294	383,326	390,116
N. Dak.	3,093,742	232,426	235,090	237,007	237,867	238,451	252,374	267,195	270,481	274,972	283,571	288,821	281,587
Ohio	42,958,459	3,623,260	3,590,839	3,582,517	3,578,606	3,572,726	3,565,273	3,566,036	3,566,955	3,571,851	3,578,512	3,579,553	3,582,331
Okl.	24,536,066	1,984,403	1,989,522	1,997,539	2,003,914	2,012,169	2,024,758	2,030,655	2,037,099	2,048,099	2,054,575	2,147,548	2,205,785
Oreg.	7,725,719	592,132	593,013	598,462	611,992	637,080	649,482	661,305	667,649	671,913	677,497	681,216	683,978
Pa.	29,343,248	2,472,316	2,462,679	2,457,320	2,456,942	2,443,698	2,437,257	2,430,532	2,436,130	2,435,141	2,435,141	2,432,040	2,443,876
R. I.	2,738,740	222,469	222,453	224,112	224,360	225,130	227,193	227,994	229,174	230,731	232,670	235,408	237,046
S. C.	3,497,769	281,085	280,839	284,300	288,889	295,015	295,423	292,238	292,780	295,063	296,924	297,097	298,116
S. Dak.	3,670,231	291,285	294,728	298,400	303,616	307,278	309,260	310,290	310,301	310,574	310,631	310,148	309,520
Tenn.	7,575,515	625,734	625,758	627,281	629,090	631,581	628,332	633,000	633,274	635,789	634,876	635,154	635,646
Tex.	44,408,549	3,746,431	3,744,152	3,743,702	3,723,884	3,711,697	3,704,814	3,670,633	3,683,462	3,666,712	3,657,605	3,668,406	3,687,051
Utah	5,875,442	498,729	496,719	495,389	492,206	490,048	487,799	485,633	485,521	485,023	486,056	486,213	486,106
Vt.	1,268,589	105,752	106,161	106,050	104,658	103,504	104,986	106,808	107,444	106,778	105,898	104,968	108,762
Va.	2,423,944	199,323	198,403	198,995	199,381	199,675	200,328	203,161	203,956	204,591	205,069	205,322	205,740
Wash.	27,234,240	2,281,215	2,273,624	2,273,034	2,273,801	2,269,654	2,260,850	2,261,428	2,262,133	2,267,205	2,267,205	2,270,574	2,273,453
W. Va.	3,960,555	319,324	322,019	322,216	324,944	327,228	328,996	328,996	332,722	336,241	337,554	339,359	338,856
Wis.	15,641,752	1,304,323	1,305,985	1,305,025	1,304,250	1,301,478	1,298,715	1,297,612	1,299,042	1,301,833	1,304,906	1,308,676	1,309,627
Wyo.	1,274,065	108,744	109,034	108,634	107,395	106,728	104,961	103,706	103,084	103,507	103,594	104,253	110,425

See footnotes at end of table.

With these payments, the Louisiana average may have been as high as in 1943. At the end of the year, only 2 of the 45 States had an average payment under \$10, and 24 States had an average of \$25 or more.

The proportion of general assistance provided in cash has grown from half of all general assistance in the continental United States in the first 6 months of 1941 to about two-thirds in the first half of 1944. Of 38 States providing data for both 1941 and 1944, only 5 gave proportionately less cash in the later year, whereas 22 gave proportionately more. The large

drop in the proportion of cash assistance—from 84 to 76 percent—was in California. Apparently it was due to liquidation of the State relief

program in the middle of 1941, which threw the entire burden of general assistance on the local units, which frequently give assistance in kind.

War Emergency Assistance

Funds are administered by the Social Security Board for two war emergency assistance programs, civilian war assistance and assistance to enemy aliens and others affected by restrictive Government action. Assistance and service are provided by designated State public assistance agencies acting on behalf of the Board.

Civilian War Assistance

The program of civilian war assistance was developed during 1942 to provide emergency assistance to meet need resulting from enemy action or action to meet such attack or the danger thereof. The satisfactory progress of the war during the year has resulted in limiting cases in need

Table 157.—Payments: Total amount, by program, State, and month, 1944—Continued

[In dollars; corrected to Feb. 1, 1945]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Aid to dependent children ³													
Total, 51 States.....	135,757,137	11,283,285	11,345,486	11,358,514	² 11,846,997	11,280,992	11,247,685	11,160,012	11,001,786	11,091,112	11,222,703	11,330,950	11,587,615
Total, 49 States with approved plans.....	135,709,563	11,279,236	11,341,451	11,354,269	² 11,842,867	11,277,022	11,243,702	11,155,980	10,997,883	11,087,265	11,218,963	11,327,085	11,583,840
Ala.....	1,379,667	102,643	106,384	110,944	111,399	111,239	112,737	118,298	119,886	121,589	119,420	120,873	124,255
Alaska.....	^{23,264}	^{1,989}	^{1,960}	^{1,955}	^{1,980}	^{1,955}	^{1,900}	^{1,955}	^{1,955}	^{1,915}	^{1,915}	^{1,925}	^{1,925}
Ariz.....	650,696	55,280	54,962	54,655	54,276	54,488	54,493	53,909	53,505	54,104	53,824	53,313	53,887
Ark.....	1,555,512	124,272	125,076	126,277	127,044	129,441	130,931	131,200	131,332	131,305	131,442	132,192	135,000
Calif.....	5,971,194	488,113	489,041	508,540	506,999	507,691	508,550	501,151	482,955	484,743	493,425	497,021	502,965
Colo.....	1,481,895	127,750	128,665	128,472	126,863	125,335	122,922	120,124	119,570	120,442	120,009	120,520	121,223
Conn.....	1,601,928	122,978	124,687	124,491	128,564	129,649	132,453	135,648	136,758	139,091	140,325	142,032	145,252
Del.....	176,507	13,658	14,698	14,284	14,182	13,808	13,322	13,255	14,026	15,013	16,334	16,637	17,470
D. C.....	364,558	28,064	28,141	28,591	28,379	29,419	29,799	29,715	29,877	30,683	32,304	34,612	34,974
Fla. ⁵	1,404,800	90,726	91,774	93,906	95,816	99,643	105,242	109,871	126,075	135,835	143,593	152,448	159,871
Ga.....	1,189,079	101,835	99,788	98,682	98,380	98,110	99,224	98,718	98,897	98,480	98,623	99,050	99,292
Hawaii.....	359,931	31,014	30,300	30,527	30,370	29,862	30,140	28,980	29,650	30,362	29,237	29,623	29,866
Idaho.....	646,071	60,767	59,286	59,106	57,399	55,919	54,553	52,542	51,484	50,638	48,659	48,016	47,402
Ill.....	8,964,703	751,876	737,443	727,139	714,045	710,975	703,168	690,383	677,699	672,279	769,935	857,631	952,130
Ind.....	3,049,736	281,093	274,989	270,961	265,672	259,715	253,663	247,776	243,896	241,549	237,671	236,583	236,168
Iowa.....	934,210	59,205	68,204	74,382	78,353	81,311	81,293	80,740	80,993	82,185	81,832	82,306	83,406
Kans.....	1,864,033	175,098	172,046	171,211	165,094	160,267	153,292	145,311	141,605	142,985	144,654	145,732	145,928
Ky. ⁶	1,235,108	83,100	85,357	90,151	95,069	98,671	104,166	108,039	111,431	113,109	113,723	114,345	117,947
La.....	4,500,721	399,209	400,529	402,567	399,993	400,418	400,663	387,985	346,083	343,246	340,757	338,136	341,135
Maine.....	929,581	74,816	75,242	76,616	80,406	82,302	80,938	78,942	76,640	75,466	74,614	76,038	77,561
Md.....	1,263,981	108,497	107,904	107,149	² 127,968	104,603	103,556	100,095	98,784	99,450	100,437	101,716	103,822
Mass.....	6,449,980	543,146	545,161	544,132	548,558	540,286	540,037	531,448	521,679	526,955	532,281	525,095	551,202
Mich.....	9,250,209	801,914	793,739	786,790	781,339	781,788	773,330	766,034	757,905	752,577	752,166	751,459	751,168
Minn.....	2,586,658	228,552	227,764	226,675	226,108	223,276	218,178	210,975	204,533	206,084	204,855	204,008	205,650
Miss.....	779,786	55,727	55,892	57,137	58,194	58,277	57,569	56,862	57,184	57,290	57,390	57,984	58,460
Mo.....	4,325,662	362,907	363,854	362,640	363,225	363,230	362,282	360,166	358,058	357,188	356,548	357,222	358,342
Mont.....	574,110	50,264	50,240	50,336	50,610	50,208	48,236	46,860	46,680	46,184	45,086	44,272	45,134
Nehr. ⁶	1,065,243	100,498	98,763	97,259	94,883	92,684	88,953	85,783	83,929	82,503	80,986	79,559	79,443
Nev.....	^{2,310}	^{2,060}	^{2,070}	^{2,250}	^{2,190}	^{2,110}	^{2,083}	^{2,052}	^{1,948}	^{1,922}	^{1,885}	^{1,910}	^{1,850}
N. H.....	463,701	40,256	39,178	39,668	39,558	38,865	37,573	37,149	36,875	37,202	37,487	39,171	39,819
N. J.....	2,219,359	189,178	186,574	186,546	185,986	182,732	⁷ 182,732	181,441	178,816	181,085	187,117	186,309	190,843
N. Mex.....	980,467	77,524	78,100	77,852	77,968	78,606	79,528	79,324	79,035	87,662	88,776	88,107	89,285
N. Y.....	16,485,091	1,208,781	1,300,957	1,315,363	⁴ 1,802,753	1,319,243	1,363,575	1,351,723	1,324,198	1,374,085	1,383,771	1,362,980	1,377,712
N. C.....	1,645,428	135,208	135,950	137,082	137,210	137,590	137,181	136,305	135,720	135,827	136,724	139,155	141,476
N. Dak.....	881,806	71,259	72,571	73,138	73,506	74,355	74,256	73,037	72,336	72,595	72,724	74,916	77,053
Ohio.....	4,939,124	426,974	423,645	419,546	423,451	420,454	415,715	403,248	393,010	398,194	401,752	402,608	410,527
Okla.....	5,510,865	445,066	443,238	463,775	462,584	460,614	459,827	458,295	457,865	457,291	457,819	465,443	479,048
Oreg.....	1,031,371	79,672	80,175	82,254	83,408	85,395	86,254	86,163	85,993	87,808	90,248	90,852	93,089
Pa.....	14,971,363	1,349,217	1,335,615	1,301,579	1,281,690	1,236,810	1,205,320	1,227,560	1,212,418	1,203,360	1,197,610	1,197,091	1,223,093
R. I.....	872,958	73,206	72,296	72,073	71,057	70,194	70,233	70,607	71,460	72,806	74,647	76,775	77,604
S. C.....	951,921	76,357	76,343	77,076	78,803	80,060	79,391	79,405	79,399	80,313	80,452	81,480	82,842
S. Dak.....	584,169	49,355	49,341	49,780	49,606	49,081	48,724	48,830	47,804	47,702	47,846	47,802	48,208
Tenn.....	4,033,663	331,630	329,724	327,648	343,115	339,951	340,000	335,718	336,297	335,860	335,910	337,679	340,131
Tex.....	2,611,953	211,226	206,783	206,373	209,218	219,615	223,453	223,455	220,097	221,004	220,736	222,523	225,880
Utah.....	1,602,070	130,250	133,799	135,886	135,779	136,056	134,066	133,192	131,559	131,828	132,781	132,687	134,187
Vt.....	226,994	19,047	19,011	19,257	19,269	19,197	19,333	18,826	18,753	18,566	18,375	18,677	18,683
Va.....	1,142,045	93,591	93,922	94,162	94,308	94,855	94,498	95,147	95,877	95,231	95,712	96,686	98,056
Wash.....	3,229,542	259,427	262,932	265,088	267,375	267,121	271,659	269,489	267,588	269,990	272,112	276,335	280,428
W. Va.....	2,686,201	225,964	227,056	225,807	224,739	223,864	221,736	221,755	221,142	222,268	221,814	223,343	225,713
Wis.....	3,900,472	344,757	344,718	343,436	335,933	333,236	317,948	306,255	302,037	315,221	315,966	318,371	322,594
Wyo.....	183,441	17,479	17,054	17,260	16,243	16,513	15,120	14,246	13,802	14,032	13,594	13,702	14,396

See footnotes at end of table.

of assistance almost entirely to two types: civilians repatriated to the United States or evacuated from Hawaii and liberated islands in the Pacific. During the year an average of 60 cases per month received assistance, in contrast to the average of 107 in 1943. Service was provided to an average of 72 cases per month that did not need financial assistance; in 1943 an average of 103 received service. Total expenditures for assistance amounted to \$48,409 in 1944, as compared with \$77,552 in the preceding year.

Assistance to Enemy Aliens and Others

The other emergency program of assistance is designed to provide

assistance and service to enemy aliens and others in need as the result of restrictive governmental action. Two major groups received assistance under this program during 1944: dependents of persons detained or interned and Japanese families or individuals released from war relocation centers. During most of the year, dependents of persons detained or interned comprised a substantial majority of the cases assisted. By the end of the year, cases receiving assistance were about equally divided between the two groups. In 1944 an average of 145 cases per month received assistance, as compared with an average of 163 in 1943. The average monthly number of cases receiv-

ing service only was 88 in 1944, as compared with 107 in the preceding year. Expenditures for assistance totaled \$120,096 in 1944; in 1943, \$95,784.

On December 17, 1944, the Commanding General of the Western Defense Command revoked the mass exclusion orders which caused the evacuation of persons of Japanese ancestry from the Pacific Coast in 1942. On the following day, the Supreme Court ruled that Japanese-Americans of unquestioned loyalty to the United States could not be detained in war relocation centers. The War Relocation Authority developed plans to close all centers, except that for disloyal Japanese at Tule Lake,

Table 157.—Payments: Total amount, by program, State, and month, 1944—Continued

[Corrected to Feb. 1, 1945]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Aid to the blind ²													
Total, 49 States ¹	\$25,356,887	\$2,105,529	\$2,108,414	\$2,107,126	² \$2,116,329	\$2,123,054	\$2,123,490	\$2,103,041	\$2,108,133	\$2,109,660	\$2,113,425	\$2,118,483	\$2,120,203
Total, 46 States with approved plans.....	19,783,448	1,636,586	1,639,914	1,640,808	² 1,648,916	1,658,148	1,659,504	1,639,654	1,644,977	1,648,057	1,652,054	1,656,676	1,658,154
Ala.....	137,919	10,247	10,559	10,825	10,923	10,988	11,402	12,042	12,287	12,287	11,947	12,197	12,215
Ariz.....	206,409	14,740	14,832	14,802	16,828	17,114	16,256	17,594	18,084	18,605	18,900	19,138	19,516
Ark.....	279,634	21,842	22,146	22,290	22,418	22,796	23,114	23,339	23,714	23,968	24,364	24,666	24,977
Calif.....	3,374,675	297,284	293,003	288,370	285,185	283,298	281,321	278,936	276,869	275,461	273,500	271,806	269,642
Colo.....	223,401	19,226	19,165	19,212	18,865	18,921	18,764	18,442	18,225	18,094	18,176	18,103	18,208
Conn.....	64,461	4,941	5,279	5,108	5,185	5,455	5,607	5,856	5,216	5,579	5,407	5,490	5,338
D. C.....	100,798	8,704	8,508	8,493	8,466	8,379	8,364	8,428	8,282	8,195	8,244	8,394	8,339
Fla.....	699,463	44,633	45,896	46,966	49,293	57,530	58,655	59,168	67,220	67,302	67,283	67,797	67,720
Ga.....	353,202	29,504	29,219	29,142	29,128	29,288	29,650	29,743	29,713	29,690	29,566	29,311	29,248
Hawaii.....	18,701	1,662	1,629	1,600	1,569	1,530	1,476	1,442	1,430	1,661	1,495	1,605	1,602
Idaho.....	85,297	7,147	7,067	7,498	7,363	7,332	7,272	7,141	7,070	6,946	6,881	6,793	6,787
Ill.....	2,144,020	188,394	187,314	186,550	187,478	192,231	190,785	165,184	166,295	168,502	169,958	170,639	170,690
Ind.....	811,276	68,915	68,958	69,148	69,113	69,045	68,779	68,122	67,384	66,664	65,714	64,898	64,535
Iowa.....	523,759	45,152	44,829	44,258	43,976	43,648	43,460	43,368	43,173	43,298	43,107	42,861	42,629
Kans.....	404,061	34,316	34,273	34,038	34,198	33,600	33,309	32,974	33,084	33,380	33,666	33,620	33,603
Ky.....	240,096	18,430	18,619	18,856	19,133	19,447	20,127	20,462	20,850	21,077	21,009	21,039	21,047
La.....	452,629	37,334	37,821	38,036	38,647	39,168	39,749	38,845	36,903	36,733	36,566	36,505	36,322
Maine.....	288,276	23,495	23,436	23,576	23,910	23,859	23,958	24,250	24,289	24,328	24,424	24,426	24,325
Md.....	162,758	12,720	12,763	13,198	² 17,398	13,355	13,360	13,259	13,109	13,233	13,359	13,463	13,511
Mass.....	464,191	36,806	37,696	38,472	38,422	38,770	38,847	38,588	38,747	38,599	39,227	39,899	40,114
Mich.....	503,367	41,416	41,429	41,494	41,651	41,937	42,048	42,186	42,025	42,304	42,364	42,339	42,174
Minn.....	389,486	31,340	31,439	32,092	32,188	32,512	32,056	32,737	33,030	32,904	32,887	32,930	33,401
Miss.....	233,406	15,512	15,516	15,652	15,606	15,776	15,646	22,249	22,550	23,072	23,453	23,971	24,403
Mo. ³	916,000	77,000	77,000	77,000	77,000	77,000	77,000	77,000	77,000	75,000	75,000	75,000	75,000
Mont.....	111,318	8,903	8,855	8,791	8,914	9,036	9,304	9,301	9,557	9,580	9,650	9,774	9,653
Nebr.....	159,522	14,434	14,199	14,029	13,738	13,590	13,390	13,263	13,005	12,882	12,513	12,319	12,160
Nev.....	14,247	1,207	1,207	1,239	1,257	1,204	1,184	1,174	1,174	1,101	1,117	1,170	1,170
N. H.....	92,766	7,859	7,678	7,726	7,528	7,579	7,486	7,520	7,600	7,624	7,866	8,100	8,200
N. J.....	198,802	16,618	16,594	16,601	16,173	16,086	16,087	16,087	16,606	16,906	16,840	16,870	17,115
N. Mex.....	93,111	7,673	7,735	7,933	7,907	7,802	7,794	7,764	7,729	7,700	7,778	7,694	7,602
N. Y.....	1,250,186	92,746	99,841	101,979	102,840	102,405	104,827	105,217	105,997	105,863	108,587	109,463	110,421
N. C.....	446,504	35,952	35,859	36,354	36,354	36,402	36,567	37,453	37,916	38,119	38,338	38,622	39,029
N. Dak.....	42,541	3,395	3,407	3,388	3,341	3,333	3,582	3,615	3,655	3,768	3,797	3,651	3,609
Ohio.....	982,872	82,194	81,957	81,448	81,911	82,100	82,187	81,926	81,249	81,641	82,044	81,986	82,229
Okl.....	668,379	55,168	55,373	55,537	55,713	55,545	55,404	55,243	54,950	54,472	54,663	55,006	55,305
Oreg.....	184,599	14,172	14,344	14,280	14,594	15,071	15,325	15,618	15,844	15,995	16,292	16,356	16,708
Pa.....	4,645,192	390,736	390,293	388,079	389,176	386,669	385,732	385,203	384,982	385,602	385,254	385,657	385,879
R. I.....	31,503	2,533	2,535	2,569	2,594	2,605	2,552	2,582	2,580	2,667	2,719	2,749	2,805
S. C.....	190,684	14,364	14,430	14,777	14,953	15,321	15,752	16,158	16,362	16,787	17,019	17,254	17,507
S. Dak.....	54,749	4,456	4,362	4,155	4,070	4,631	4,608	4,698	4,648	4,677	4,626	4,600	4,618
Tenn.....	373,414	30,860	30,828	31,056	31,129	31,209	31,109	31,226	31,191	31,410	31,454	30,939	31,003
Tex.....	1,348,831	113,909	113,760	113,726	113,239	113,436	113,464	111,793	110,790	110,459	110,938	111,410	111,907
Utah.....	63,266	5,409	5,279	5,195	5,396	5,239	5,282	5,354	5,358	5,331	5,204	5,135	5,084
Vt.....	50,960	3,814	3,790	3,802	4,082	4,222	4,409	4,502	4,533	4,522	4,441	4,411	4,372
Va.....	190,590	14,874	15,245	15,447	15,415	15,619	15,811	16,064	16,036	16,372	16,455	16,583	16,669
Wash.....	303,488	27,032	26,484	26,471	26,125	25,592	25,119	24,749	24,922	24,546	24,273	24,248	23,927
W. Va.....	222,695	18,654	18,589	18,786	18,573	18,415	18,481	18,526	18,589	18,505	18,568	18,646	18,363
Wis.....	508,344	43,277	43,096	42,967	42,701	42,459	42,350	42,002	41,937	41,951	41,812	41,749	42,043
Wyo.....	83,039	4,530	4,578	4,574	4,109	4,471	4,536	4,419	4,374	4,398	4,350	4,221	4,479

See footnotes at end of table.

by the end of 1945. The return of the Japanese to the West Coast or their resettlement in other parts of

the country is likely to increase the numbers in need of temporary assistance under this program in 1945.

Source of Funds

The basic pattern of Federal financial participation in the costs of public assistance in 1944 was established in 1936 when Federal funds were made available for grants to the States for old-age assistance, aid to dependent children, and aid to the blind, and the financing of general assistance again became entirely a State and local responsibility. States

may claim Federal funds, up to specified maximums for individual payments, for half the costs of assistance to the aged, blind, and dependent children, and for half the cost of administering aid to dependent children and aid to the blind; in addition, the amount of Federal funds granted to a State for old-age assistance is increased by a 5-percent addendum

that may be used for either assistance or administration.⁴ At the close of 1944, all States were receiving Federal funds for old-age assistance; only Nevada and Alaska received no funds for aid to dependent children; and five jurisdictions—Alaska, Delaware, Missouri, Nevada, and Penn-

⁴ Before January 1940, Federal matching could be claimed for only one-third of the assistance and administrative costs of aid to dependent children, and the Federal share of assistance payments to the blind was increased by a 5-percent addendum that could be used for either assistance or administration.

Table 157.—Payments: Total amount, by program, State, and month, 1944—Continued

[Corrected to Feb. 1, 1945]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
General assistance													
Total ¹⁰	\$89,406,000	\$7,879,000	\$7,870,000	\$7,918,000	\$8,188,000	\$7,346,000	\$7,189,000	\$6,963,000	\$7,101,000	\$7,002,000	\$7,236,000	\$7,285,000	\$7,429,000
Ala.	465,095	33,003	33,733	35,642	36,861	36,804	37,738	40,496	41,011	42,180	42,038	42,554	43,035
Alaska	41,272	3,644	3,541	3,894	3,287	3,392	3,538	3,492	2,970	3,052	3,149	3,611	3,702
Ariz.	748,823	58,127	59,652	60,831	62,103	63,503	65,957	63,394	63,704	62,395	62,916	62,943	63,298
Ark. ¹¹	382,408	31,919	31,657	32,176	31,169	31,163	30,701	31,467	32,257	32,258	32,140	32,447	33,054
Calif.	4,588,571	368,752	372,838	384,410	375,726	378,379	368,595	379,565	380,335	380,020	387,885	400,097	411,969
Colo.	1,623,742	132,240	136,132	139,758	141,653	141,181	136,305	132,965	134,517	114,955	136,352	137,522	140,162
Conn.	1,001,883	91,615	87,915	87,463	84,609	81,697	78,902	76,621	75,701	78,753	82,510	86,538	89,559
Del.	94,273	7,927	7,836	7,597	7,460	7,415	7,233	7,449	8,584	7,781	8,093	8,429	8,469
D. C.	335,759	24,212	24,621	24,580	25,687	26,261	27,492	28,420	29,741	29,867	30,850	31,399	32,629
Fla. ⁹	497,000	40,000	40,000	42,000	42,000	41,000	41,000	42,000	42,000	41,000	43,000	41,000	42,000
Ga.	362,824	31,296	30,315	31,423	29,261	29,479	29,414	28,314	24,940	28,485	30,527	30,794	38,576
Hawaii	194,192	15,317	15,310	15,305	15,733	16,161	16,896	16,666	16,457	16,286	16,713	16,290	17,058
Idaho ¹²	144,208	12,101	11,986	11,980	11,910	11,521	11,616	11,646	11,986	11,990	12,357	12,524	12,597
Ill.	10,971,012	1,015,334	959,769	971,498	933,889	911,462	924,545	872,773	921,807	848,104	921,733	871,027	819,071
Ind. ¹³	1,489,524	149,335	134,826	141,064	123,712	116,812	106,738	105,343	109,689	114,337	124,097	127,983	126,588
Iowa	1,028,793	107,779	101,326	100,301	90,341	81,303	75,270	73,428	73,523	75,290	81,883	79,662	88,737
Kans.	1,170,805	105,228	104,660	104,086	104,530	98,803	95,892	94,065	94,124	90,262	91,388	93,259	94,508
Ky. ⁹	344,000	38,000	35,000	35,000	31,000	29,000	28,000	28,000	28,000	23,000	23,000	23,000	23,000
La.	1,454,746	124,352	127,351	132,351	134,306	137,617	139,748	105,422	108,145	109,899	109,962	110,821	114,772
Maine	719,069	68,864	70,658	66,159	60,308	59,446	54,526	52,305	53,803	55,638	56,641	56,869	63,852
Md.	1,675,211	127,593	127,565	134,109	² 140,875	132,777	137,162	136,222	135,559	146,439	149,413	151,196	156,301
Mass.	5,019,828	450,356	430,027	469,945	427,375	408,418	388,284	386,051	400,467	387,678	407,666	420,695	442,916
Mich.	3,817,820	324,189	322,403	366,072	289,895	317,535	294,002	282,076	308,602	297,758	319,659	348,523	347,106
Minn.	1,899,272	180,266	181,605	182,769	167,550	154,295	150,050	135,439	138,160	140,922	153,347	153,974	160,895
Miss.	28,710	2,428	2,528	2,448	2,491	2,615	2,431	2,414	2,455	2,251	2,099	2,243	2,307
Mo. ¹⁴	2,166,352	162,117	166,044	172,834	172,984	176,706	177,797	177,414	167,762	171,685	180,185	204,772	236,052
Mont.	338,413	29,440	28,508	29,058	27,545	26,635	27,294	27,212	27,513	28,359	28,171	29,110	29,568
Nebr.	404,776	36,876	35,804	36,188	34,491	32,841	30,428	29,914	31,006	32,375	33,661	34,246	36,946
Nev.	47,826	4,527	4,319	4,116	3,755	3,877	3,579	4,223	3,868	3,698	3,515	3,948	4,401
N. H.	462,970	47,965	43,600	43,909	39,942	38,657	36,083	34,904	33,320	33,839	36,221	37,329	37,201
N. J. ¹⁵	2,082,313	219,074	192,400	199,837	185,277	175,467	166,251	156,443	152,484	149,190	160,782	158,303	166,805
N. Mex. ¹⁶	171,155	8,428	13,011	10,343	10,132	10,966	10,923	11,356	17,446	18,589	18,989	19,698	21,274
N. Y.	23,409,842	2,135,878	2,207,720	2,072,998	⁴ 2,644,315	1,888,259	1,850,273	1,790,156	1,762,714	1,763,607	1,779,514	1,759,145	1,755,263
N. C.	287,934	25,447	25,285	25,391	23,571	22,469	22,160	21,990	22,356	23,271	24,351	24,962	26,681
N. Dak.	190,213	17,890	17,683	17,399	16,201	15,732	14,327	14,844	15,028	14,899	14,984	15,719	15,507
Ohio	3,775,217	327,882	332,074	338,349	329,734	314,043	302,631	294,594	289,845	297,465	307,511	308,606	332,480
Okl.	466,809	39,609	38,641	36,692	35,569	41,153	44,759	36,022	38,884	38,800	41,441	37,740	37,499
Oreg.	1,368,183	95,293	100,913	104,096	109,136	113,952	113,961	113,316	115,721	119,564	122,979	127,515	131,737
Pa.	6,095,465	532,733	530,529	564,654	502,209	504,815	488,803	469,657	530,822	502,563	473,284	494,599	500,797
R. I.	765,751	69,802	66,324	69,278	65,899	63,812	59,125	59,960	60,176	59,258	65,971	62,287	63,859
S. C.	333,569	26,649	26,708	26,452	27,168	27,456	28,237	29,756	29,141	27,888	27,586	28,117	28,411
S. Dak.	226,466	21,536	21,053	23,230	21,806	18,572	17,713	16,309	16,545	16,221	16,403	17,581	19,497
Tenn. ⁹	117,100	10,400	10,700	10,000	10,000	9,000	10,000	9,000	10,000	9,000	9,000	9,000	11,000
Tex. ⁹	536,000	48,000	48,000	48,000	47,000	45,000	43,000	42,000	41,000	42,000	43,000	44,000	45,000
Utah	702,714	60,861	61,178	61,670	60,479	58,448	58,102	56,920	57,163	57,003	57,068	56,482	57,340
Vt.	238,897	22,878	22,141	21,512	20,446	19,920	18,806	19,732	17,093	18,549	18,820	18,305	21,095
Va.	575,380	48,036	48,590	49,568	50,871	50,932	50,869	47,142	44,437	46,411	47,594	45,119	45,811
Wash.	2,928,307	225,009	225,670	230,545	228,090	229,560	223,635	232,446	248,598	258,452	268,928	274,891	282,483
W. Va.	964,271	56,162	72,475	76,048	82,632	84,330	84,662	86,038	85,504	84,463	82,924	83,508	85,525
Wis.	1,571,151	157,283	155,457	148,832	140,307	129,719	123,656	113,690	112,408	113,944	119,777	122,157	133,721
Wyo.	118,783	10,781	11,133	10,731	10,194	10,088	9,615	9,536	9,454	9,461	9,145	9,005	9,640

¹ All 51 States have plans approved by the Social Security Board.

² Includes payments made in Baltimore City for 1½ months because of change in payment dates.

³ Figures in italics represent programs administered without Federal participation.

⁴ Includes payments made in New York City for 1½ months because of change in payment dates.

⁵ Includes program administered without Federal participation.

⁶ In addition, payments were made from local funds without State or Federal participation to families under State mothers'-pension law; some of these families also received aid under approved plan.

⁷ Arbitrary amount used because of change from post-payment to current-payment basis.

⁸ Alaska and Delaware do not administer aid to the blind.

⁹ Estimated.

¹⁰ Partly estimated; does not represent sum of State figures because total excludes, for Indiana and New Jersey, estimated payments for medical care, hospitalization, and burial only.

¹¹ State program only; excludes program administered by local officials.

¹² Approximately 60 percent of total expenditures; excludes assistance in kind and, for a few counties, cash payments.

¹³ Includes payments for medical care, hospitalization, and burial.

¹⁴ Excludes a small amount of local funds not administered by State agency.

sylvania—received none for aid to the blind.

All States claiming Federal funds must provide for State financial participation in the costs of the special types of public assistance. Whether the State will bear the entire non-Federal share or will require some local financial participation is determined by the State. The way in which the costs of general assistance are met is entirely a matter for State determination. Patterns of State-local financial participation in both the special types of public assistance and general assistance, therefore, vary from State to State and often differ among programs within a State. In the tabulation below the States have been classified to show the allocation of fiscal responsibility between State and local governments for assistance payments under the four public assistance programs.

1939 reflect primarily the rapid growth in expenditures for the special types of public assistance which began when Federal matching funds became available. General assistance payments, however, also mounted in 1938 and 1939. After 1939, the continued increase in outlays for the special types of public assistance was more than offset by the sharp drop in payments for general assistance. State and local expenditures declined accordingly, but expenditures from Federal funds, unaffected by the drop in general assistance, kept on increasing.

The proportion of expenditures for assistance met from Federal and local funds has changed substantially in the last 9 years, while that borne by State governments has remained relatively stable. Thus from 1936 to

1944, the Federal share increased from 13 to 41 percent and the local share declined from 35 to 13 percent. Although the State share has fluctuated somewhat, it has never been less than 43 percent during this period and thus has represented the largest proportion of assistance payments throughout the period.

Allocation of Total Costs

Federal funds comprised 45 percent or more of the total amount expended for assistance and administration in 18 States, between 40 and 45 percent in 20 States, and less than 40 percent of the total in 13 States (table 154). Whether the Federal share will be relatively large or small in a particular State depends primarily on two factors: the proportion of the total that is spent on general assist-

Table 158.—Payments: Average amount, by program and State, December 1944 and 1940

Source of funds for general assistance payments	State share of special types of public assistance payments financed from—		State	Old-age assistance (per recipient)		Aid to dependent children ¹ (per family)		Aid to the blind ¹ (per recipient)		General assistance (per case)	
	State funds only ¹	State and local funds ¹		1944	1940	1944	1940	1944	1940	1944	1940
			Total	\$28.48	\$20.26	\$45.55	\$32.39	\$29.31	\$25.37	\$28.77	\$24.28
State funds only	Ariz. Pa.		Alabama	15.90	9.28	25.16	13.63	16.33	8.95	14.37	8.94
State and local funds	Ark. Conn. ² Ill. ³ La. Maine ⁴ Mich.	Mo. N. Mex. Okla. ² R. I. S. C. Wash. ⁴ W. Va.	Ala. Colo. ³ Iowa ³ Kans. Oreg. Md. Utah Mass. ⁴ Va. Minn. ⁴ Wis. Mont. Wyo. ⁴ N. J.	32.95	28.22	(²)	(³)			30.10	(³)
			Arizona	38.48	28.01	38.30	32.38	44.86	27.02	29.79	15.09
			Arkansas	17.90	7.87	28.41	13.76	20.05	9.32	11.70	5.83
			California	47.24	37.87	79.23	46.85	47.51	48.08	36.49	28.49
			Colorado	41.30	31.66	36.21	30.28	36.20	27.68	30.16	13.18
			Connecticut	35.10	27.96	76.05	44.95	34.66	26.72	34.41	28.94
			Delaware	14.95	11.42	67.45	33.27			25.13	21.32
			District of Columbia	33.39	25.47	63.13	37.67	37.56	26.57	38.57	25.04
			Florida	28.55	12.50	33.21	21.74	29.66	13.25	(³)	6.55
			Georgia	11.19	8.20	24.71	21.50	14.03	10.51	13.23	6.64
Local funds only	Fla. Idaho Ky. Miss. Nehr.	N. H. ³ S. Dak. Tex. Vt. ²	Calif. Nev. N. C. Tenn.	22.42	12.96	57.11	37.47	24.65	15.42	30.35	20.10
			Idaho	30.28	22.38	37.47	29.53	31.86	22.77	20.58	14.82
			Illinois	31.18	22.05	48.81	22.56	32.62	30.13	32.65	23.52
			Indiana	24.91	18.11	35.48	28.49	30.17	20.48	21.42	15.23
			Iowa	30.39	20.72	27.16	19.37	32.57	23.84	20.63	16.44
			Kansas	29.03	20.03	48.08	29.97	31.23	21.05	28.21	16.03
			Kentucky	11.31	8.91	24.71	(²)	12.98		(³)	(³)
			Louisiana	22.32	12.63	36.98	25.51	25.82	15.97	17.63	15.50
			Maine	28.56	20.82	59.80	39.09	29.10	22.72	31.75	22.92
			Maryland	26.94	17.76	37.62	31.78	29.96	21.55	34.24	22.85
		Massachusetts	41.34	29.27	78.70	59.80	42.23	23.46	34.91	27.56	
		Michigan	29.89	16.75	60.07	40.50	33.71	23.42	33.85	23.51	
		Minnesota	29.24	21.16	41.12	34.58	35.88	26.46	27.98	23.51	
		Mississippi	14.80	8.60	25.82	(²)	16.86	8.29	7.37	3.33	
		Missouri	22.82	14.95	33.25	24.14	25.00	25.00	28.11	13.01	
		Montana	29.93	19.05	34.09	28.65	31.04	21.16	23.83	15.52	
		Nebraska	27.82	19.30	32.80	31.39	26.15	20.34	21.42	12.00	
		Nevada	38.32	26.55	26.81	24.12	(²)	(²)	18.34	15.93	
		New Hampshire	28.67	21.28	56.64	45.51	29.60	23.11	28.57	24.75	
		New Jersey	30.61	21.01	54.19	31.22	31.52	23.37	33.88	24.70	
		New Mexico	32.28	17.16	40.57	26.19	29.47	18.60	20.36	9.05	
		New York	34.57	24.92	73.98	46.90	38.10	25.29	45.47	38.42	
		North Carolina	11.82	10.12	22.89	16.77	17.07	15.12	9.41	6.93	
		North Dakota	32.17	16.78	50.99	31.01	30.85	21.65	22.41	13.92	
		Ohio	29.34	22.98	53.76	39.87	26.51	19.70	28.91	19.52	
		Oklahoma	28.61	17.85	33.47	14.66	31.35	15.82	(³)	(³)	
		Oregon	34.53	21.40	77.32	40.66	44.55	25.02	37.80	15.52	
		Pennsylvania	29.06	21.95	56.60	36.27	29.87	29.70	24.16	24.59	
		Rhode Island	32.83	19.96	67.84	45.94	29.84	18.49	34.28	33.83	
		South Carolina	13.93	7.91	23.85	16.31	19.74	10.62	10.78	8.41	
		South Dakota	24.03	19.30	32.95	18.41	21.89	17.29	21.26	13.77	
		Tennessee	16.59	10.11	31.01	18.51	20.11	11.10	(²)	(²)	
		Texas	21.73	13.77	20.83	8.18	24.20		(²)	8.62	
		Utah	36.98	22.58	72.73	38.16	41.00	24.85	39.49	22.29	
		Vermont	20.81	16.51	34.16	32.88	28.58	21.46	22.85	18.36	
		Virginia	13.17	9.95	27.90	20.34	17.35	12.55	14.74	9.42	
		Washington	37.89	22.70	85.34	31.89	39.29	30.92	19.22	16.08	
		West Virginia	18.18	13.99	33.05	23.39	22.45	17.71	17.46	8.75	
		Wisconsin	28.30	22.53	53.82	37.73	28.68	23.38	27.26	22.32	
		Wyoming	32.72	23.91	47.20	32.29	37.96	27.53	27.86	15.02	

¹ Data for approved plans only. Footnotes indicate exceptions for 1 program.

² Aid to dependent children financed from State and local funds.

³ Old-age assistance financed from State funds only.

⁴ Aid to the blind financed from State funds only.

⁵ Old-age assistance financed from State and local funds.

Trends in Total Payments, 1936-44

From 1936 to 1939, the total expenditure for public assistance payments and the amounts contributed from Federal, State, and local funds increased steadily. Thereafter the trend in total expenditures was downward until 1944, when a small upturn occurred. The trend in Federal expenditures, however, continued upward throughout the period 1936-44, while State expenditures decreased each year until 1944 and local expenditures declined continu-

¹ Data for approved plans only. Footnotes indicate exceptions for 1 program.

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The upward trends from 1936 to

¹ Figures in italics represent programs administered without Federal participation.

² Not computed; less than 50 recipients.

³ Adequate data not available.

ance and on payments above the Federal matching maximums. Since no Federal funds can be used for such amounts, the proportion of State and local funds bulks larger when they constitute a large proportion of the total, and the Federal share is correspondingly smaller.

Thus among the 13 States in which Federal funds were less than 40 percent of the total, expenditures for general assistance amounted to more than 10 percent of the total in all but 2 States (table 161). All except Maryland made payments above the Federal matching maximums for aid to dependent children, and 8⁵ made such payments for old-age assistance

⁵ California, Connecticut, District of Columbia, Massachusetts, New Jersey, New York, Rhode Island, Utah.

and aid to the blind as well. On the other hand, among the 18 States in which the proportion of Federal funds was 45 percent or more, expenditures for general assistance amounted to less than 6 percent of the total in all but 3 States, and 14 made no payments above the Federal matching maximums for the special types of public assistance.

State funds comprised the larger portion of the total amount of State and local expenditures in all but 6 States.⁶ Local funds, however, amounted to about one-fourth of the total in each of 13 States, and in New York they were the major source of revenue.

⁶ Kansas, Nevada, New Hampshire, New York, North Carolina, Wisconsin.

Allocation of Costs for Each Program

Old-age assistance.—In 1944, major support for the old-age assistance program came from Federal funds, which comprised 47.5 percent of the total amount expended for assistance and administration. The Federal share fell below 50 percent in 40 States (table 160). In 23 of these States the only reason was that the 5-percent addendum amounted to less than half the expenditures for administration; in 5 additional States, this was the principal reason. The 2 jurisdictions most seriously affected by this factor were Hawaii and Virginia. In 12 States⁷ the Federal

⁷ Alaska, California, Colorado, Connecticut, Iowa, Kansas, Massachusetts, New Mexico, New York, North Dakota, Rhode Island, Utah.

Table 159.—Payments: Percentage distribution of payments for November 1944, by amount, for each approved State plan

State	Old-age assistance							Aid to the blind						
	Number of payments	Percent in specified interval						Number of payments	Percent in specified interval					
		Less than \$10.00	\$10.00-19.99	\$20.00-29.99	\$30.00-39.99	\$40.00-49.99	\$50.00 or more		Less than \$10.00	\$10.00-19.99	\$20.00-29.99	\$30.00-39.99	\$40.00-49.99	\$50.00 or more
Total	2,070,342	5.2	21.3	29.9	21.4	15.3	6.9	56,432	3.1	22.0	25.6	22.5	17.1	9.7
Alabama	30,614	15.4	60.5	16.8	4.3	2.9	.1	738	9.5	65.4	18.7	4.6	1.8	
Alaska	1,370		8.3	26.9	21.2	43.6	(1)							
Arizona	9,530	.1	.8	2.7	23.0	73.4		427	.2	.7	1.6	17.1	31.9	48.5
Arkansas	27,948	9.4	57.2	26.7	5.6	1.1		1,230	6.2	48.6	32.3	10.2	2.7	
California	157,665	.2	.9	2.3	5.3	20.9	70.4	5,712	.2	1.1	2.0	4.0	16.8	75.9
Colorado	40,781	.3	1.0	3.3	18.9	76.5		503	1.0	2.6	8.2	29.4	58.8	
Connecticut	14,214	2.0	7.1	20.5	30.5	36.0	3.9	137	4.4	10.2	16.8	27.0	38.0	3.6
Delaware	1,453	17.6	56.6	25.8										
District of Columbia	2,608	.8	5.7	18.6	55.9	16.6	2.4	226		3.1	8.8	46.5	38.5	3.1
Florida	39,542	.6	12.2	45.6	25.0	16.6		2,290	.6	10.0	42.2	24.3	22.9	
Georgia	68,539	49.8	42.3	6.1	1.8			2,109	29.4	52.8	11.5	6.3		
Hawaii	1,452	2.8	41.2	40.9	12.8	2.3		63	1.6	28.6	38.1	23.8	7.9	
Idaho	9,782	1.8	12.3	28.3	32.0	25.6		213	1.9	12.7	21.1	24.4	39.9	
Illinois	124,320	.8	7.3	32.3	36.0	23.6		5,251	.6	5.7	23.8	41.2	28.7	
Indiana	58,038	2.5	23.9	46.4	20.2	6.9	.1	2,145	1.0	6.2	38.3	35.3	19.2	(1)
Iowa	50,552	1.2	6.7	44.3	39.0	6.9	1.9	1,320	1.5	6.1	26.4	34.6	31.4	
Kansas	28,225	1.3	17.0	37.1	28.8	13.2	2.6	1,078	1.1	15.9	30.5	27.7	19.0	5.8
Kentucky	52,660	28.5	70.0	1.4	.1			1,611	14.9	79.4	5.5	.2		
Louisiana	36,366	3.3	42.2	34.7	14.6	5.1	.1	1,410	1.8	27.9	35.3	21.7	13.1	.2
Maine	14,987	1.1	17.1	33.3	30.0	18.5		842	1.1	16.3	29.9	28.1	24.6	
Maryland	12,002	3.0	24.3	33.1	24.7	14.9		448	2.2	15.6	23.9	32.8	25.5	
Massachusetts	75,741	1.2	4.9	11.4	28.3	30.4	23.8	947	.8	2.7	5.8	16.9	49.9	23.9
Michigan	85,262	1.3	11.3	36.4	34.0	17.0		1,260	1.0	6.0	20.7	34.8	37.5	
Minnesota	56,532	1.2	10.8	39.4	31.5	17.1		929	.4	4.4	29.7	29.2	24.9	11.4
Mississippi	28,339	6.3	79.6	12.5	1.6	(1)		1,440	2.5	70.8	21.1	5.6		
Missouri	102,246	2.3	29.4	41.5	26.8									
Montana	10,914	.5	9.1	35.8	36.3	18.3		315	.6	8.6	28.9	32.1	29.8	
Nebraska	25,075	.8	14.9	50.3	25.5	8.5		488	.6	14.2	51.2	34.0		
Nevada	1,973	.1	.5	4.0	15.2	80.2								
New Hampshire	6,616	1.2	15.2	34.0	33.0	16.6		278	1.1	10.4	32.7	37.8	18.0	
New Jersey	24,744	.9	11.8	33.7	42.2	8.1	3.3	541	.3	8.7	30.5	42.3	16.6	1.6
New Mexico	5,516		12.1	34.9	24.8	16.9	11.3	262		21.4	23.6	27.1	27.9	
New York	106,024	.8	11.0	26.7	37.3	17.5	6.7	2,827	.8	7.6	22.5	33.2	22.5	13.4
North Carolina	33,069	37.7	52.4	7.7	2.2			2,280	3.4	65.1	22.6	8.0	.9	
North Dakota	8,768	.6	7.4	36.3	37.1	12.6	6.0	117	.8	14.5	29.9	27.4	21.4	6.0
Ohio	122,482	.8	8.5	44.1	36.9	9.7		3,113	1.3	20.0	37.6	27.6	13.5	
Oklahoma	76,916	.9	16.1	42.9	22.2	17.9		1,864	.6	11.8	30.2	21.7	35.7	
Oregon	19,777	.2	4.4	16.7	33.6	45.1	(1)	373	.3	2.4	13.1	22.8	31.4	30.0
Pennsylvania	84,234	1.5	11.9	38.5	35.4	12.7								
Rhode Island	7,218	1.5	13.8	22.5	30.7	26.5	5.0	94	3.2	19.1	33.0	23.4	13.8	7.5
South Carolina	21,560	20.6	63.1	16.3				888	2.5	45.9	51.6			
South Dakota	13,014	1.2	20.5	55.5	22.8			213	2.4	39.4	41.3	16.9		
Tennessee	38,394	10.0	64.5	20.2	4.2	1.1		1,541	3.3	54.4	27.1	10.3	4.9	
Texas	170,448	3.0	37.6	59.4				4,645	1.1	21.6	46.2	31.1		
Utah	13,151		2.7	11.4	46.1	33.0	6.5	123	.8	5.7	12.2	22.8	34.9	23.6
Vermont	5,090	5.0	36.0	37.1	21.9			155	1.3	14.8	28.4	31.0	24.5	
Virginia	15,728	30.1	46.7	21.8	1.1	.3		963	15.3	47.6	22.2	13.7	1.2	
Washington	60,438	.6	1.7	4.8	17.0	75.9		626	.3	1.0	4.6	10.4	83.7	
West Virginia	18,613	7.3	55.0	28.9	7.0	1.8		819	3.2	37.4	34.4	15.7	9.3	
Wisconsin	46,446	1.1	13.4	40.1	30.2	15.2		1,461	1.2	10.4	33.5	40.3	14.6	
Wyoming	3,366	2.6	6.6	27.7	40.7	22.4		117		5.1	19.7	37.6	26.5	11.1

¹ Less than 0.05 percent. ² In addition, payments in kind amounting to \$2,784.35 were made by counties. ³ Excludes payments to meet temporary special needs.

share was less than 50 percent, primarily because of assistance payments that could not be fully matched with Federal funds. For the most part, the amounts that could not be matched represented portions of individual payments in excess of the \$40 Federal matching maximum. The volume of such payments was substantial, however, only in 4 States—California, Colorado, Massachusetts, and New York—where the Federal share of total expenditures ranged from 41 to 45 percent.

Though Federal funds comprised the largest share of the total amount expended for old-age assistance in all States combined, the State bore the major portion of the cost in almost half the 51 jurisdictions. Local funds comprised a significant share of

expenditures in 20 States but for all States combined amounted only to about 8 percent of the total. Yet the amount supplied by localities for old-age assistance was somewhat larger than the amount localities provided for general assistance, in which the local share comprised more than half the total.

Aid to dependent children.—Because many States spend large sums in excess of the Federal matching maximums* for payments for dependent children, the Federal share of expenditures in 1944 was only 37 percent. In contrast to the distribution in old-age assistance, in which Federal funds comprised less than

* \$18 for the first child and \$12 for each additional child in the same home.

45 percent of the total amount expended in only 5 States, the Federal share in aid to dependent children was less than 45 percent in half the States. It fell below 35 percent in 15 States and in 6 of these represented only about one-fourth of the total.

For all States combined, State funds were the largest single source of revenue for aid to dependent children. Local funds comprised a substantial proportion of the total expended in 27 jurisdictions and in 7 States exceeded the State's share. They were the major source of revenue in New York and Massachusetts and in Nevada, which provides no State funds for this purpose.

Aid to the blind.—Since two of the largest programs for aid to the blind, those of Pennsylvania and Missouri, are financed entirely from State funds, the Federal share of the total amount of expenditures for aid to the blind was only 37 percent. In the 46 States administering aid under the Social Security Act, Federal funds comprised 48 percent of the total and in all but 4 of these represented 45 percent or more. In 40 of the 46 States, State funds made up the major portion of the non-Federal share.

*General assistance.*⁹—For all States combined, the division of costs between State and local funds has remained about the same since 1942, with slightly more than half borne by the localities. Similarly, in about half¹⁰ the 31 States¹¹ in which both the State and localities provide funds for general assistance, the relative share borne by each changed little or not at all between 1942 and 1944. In 9 of these States¹² the explanation lies in the fact that the State share generally represents a fixed and uniform percentage of the total amount of assistance payments in each locality. The 6 States¹³ in which the State

⁹ Discussion limited to expenditures for assistance payments.

¹⁰ Alabama, Colorado, Delaware, Kansas, Maryland, Massachusetts, Michigan, Missouri, Montana, New Jersey, New Mexico, New York, Utah, Virginia, Washington.

¹¹ Excludes Georgia, Idaho, and North Carolina, where no State funds are used for assistance payments.

¹² Alabama, Colorado, Delaware, Kansas, Maryland, Michigan, New York, Utah, Virginia.

¹³ Illinois, Iowa, Minnesota, North Dakota, West Virginia, Wisconsin.

Table 159.—*Payments: Percentage distribution of payments for November 1944, by amount, for each approved State plan—Continued*

State	Number of payments to families	Aid to dependent children										
		Percent in specified interval										
		Less than \$10.00	\$10.00-19.99	\$20.00-29.99	\$30.00-39.99	\$40.00-49.99	\$50.00-59.99	\$60.00-69.99	\$70.00-79.99	\$80.00-89.99	\$90.00-99.99	\$100.00 or more
Total.....	251,866	1.4	19.4	13.8	16.1	13.3	11.2	7.8	5.3	3.8	2.7	5.2
Alabama.....	4,827	3.1	40.1	23.9	19.1	8.9	3.2	1.3	.3	.1	-----	-----
Alaska.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Arizona.....	1,389	.2	24.7	2.8	24.5	20.9	13.5	7.8	3.0	.2	1.7	.7
Arkansas.....	4,671	2.1	32.8	18.8	26.5	12.5	7.3	-----	-----	-----	-----	-----
California.....	2,369	.3	2.5	8.7	10.3	6.1	7.1	12.1	8.5	10.0	6.6	27.8
Colorado.....	3,330	.9	28.9	3.3	25.7	18.2	12.1	5.5	3.4	.2	1.2	.6
Connecticut.....	1,889	1.8	4.2	7.0	8.2	8.5	7.7	8.4	8.3	11.0	8.6	26.3
Delaware.....	254	.4	4.3	6.7	9.4	11.0	16.2	12.6	10.2	8.3	6.3	14.6
Dist. of Col.....	562	.3	3.7	6.8	9.1	13.7	14.1	14.9	13.5	9.4	6.8	7.7
Florida.....	4,207	.7	33.9	5.0	25.9	17.6	9.4	4.3	2.0	.3	.6	.3
Georgia.....	4,032	5.7	42.6	17.0	19.3	9.2	4.2	1.3	.7	(1)	(1)	(1)
Hawaii.....	520	.4	8.1	10.2	13.9	15.0	12.9	9.2	9.2	6.3	5.8	9.0
Idaho.....	1,280	.8	28.7	2.6	23.4	18.6	13.1	6.6	2.8	.1	1.7	1.6
Illinois.....	19,590	.8	17.2	7.6	15.6	20.3	16.0	10.4	6.1	2.8	.6	2.6
Indiana.....	6,697	1.6	12.0	32.9	23.5	3.3	12.7	7.1	4.0	1.8	.7	.4
Iowa.....	3,041	3.1	33.0	26.9	18.3	8.9	9.8	-----	-----	-----	-----	-----
Kansas.....	2,999	1.1	11.2	10.7	16.2	18.6	14.5	11.2	6.6	4.4	2.3	3.2
Kentucky.....	4,673	8.4	38.4	29.3	17.8	5.1	.9	.1	(1)	-----	-----	-----
Louisiana.....	9,241	.8	9.2	18.4	24.4	34.3	7.6	3.4	1.9	-----	-----	-----
Maine.....	1,290	.8	7.1	8.4	11.6	13.9	12.5	11.6	10.7	7.1	5.8	10.5
Maryland.....	2,718	1.0	27.6	4.1	22.7	18.7	12.4	6.9	3.7	.4	1.7	.8
Massachusetts.....	7,022	.5	3.2	6.3	6.4	8.1	8.1	8.5	10.3	11.7	10.2	26.7
Michigan.....	12,485	.8	3.9	6.2	8.4	11.4	28.0	13.3	10.1	6.8	4.6	6.5
Minnesota.....	5,039	.9	5.8	31.7	25.3	2.9	15.7	9.5	1.4	4.0	1.7	1.1
Mississippi.....	2,898	.1	31.4	27.6	30.2	9.9	.6	.2	-----	-----	-----	-----
Missouri.....	10,787	1.1	33.0	4.2	24.1	17.0	10.4	10.2	-----	-----	-----	-----
Montana.....	1,305	.4	33.6	3.8	27.6	16.6	7.8	5.4	2.5	.1	1.5	.7
Nebraska.....	2,551	1.1	38.2	2.8	25.3	15.6	9.2	4.3	2.1	.2	.8	.4
Nevada.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
N. Hampshire.....	695	1.3	7.6	7.5	13.2	13.4	12.7	12.2	10.8	8.1	6.3	6.9
New Jersey.....	3,549	.6	13.4	13.1	12.7	11.9	11.0	9.4	7.0	6.6	5.4	9.1
New Mexico.....	2,162	-----	9.7	20.4	23.2	18.5	13.3	8.0	4.2	1.7	.5	.5
New York.....	18,233	.6	2.7	4.5	6.2	8.2	13.5	16.2	14.0	12.2	8.3	13.6
North Carolina.....	6,183	5.9	45.6	21.1	15.9	7.1	2.6	1.8	-----	-----	-----	-----
North Dakota.....	1,499	.8	10.9	8.8	17.6	14.4	13.5	13.4	9.7	4.6	2.4	3.9
Ohio.....	7,640	.5	10.9	11.4	13.7	14.8	12.7	10.5	8.0	5.5	4.2	7.8
Oklahoma.....	13,777	.8	36.4	2.8	23.8	16.4	10.1	5.6	2.6	.1	1.0	.4
Oregon.....	1,186	.1	2.9	5.0	6.7	8.6	10.4	12.1	11.0	9.4	7.7	26.1
Pennsylvania.....	21,262	1.4	4.7	8.0	10.3	19.1	18.5	11.5	9.7	6.9	4.5	5.4
Rhode Island.....	1,138	.7	4.9	6.6	8.7	8.9	10.2	12.1	14.1	11.6	9.0	13.3
South Carolina.....	3,479	4.2	37.6	32.2	16.7	7.2	1.6	.4	.1	-----	-----	-----
South Dakota.....	1,469	.7	37.2	3.6	25.0	16.7	8.9	4.8	1.9	-----	.7	.5
Tennessee.....	10,936	1.5	31.9	14.0	25.4	14.9	8.0	2.9	1.1	.2	.1	-----
Texas.....	10,804	1.3	35.3	63.4	-----	-----	-----	-----	-----	-----	-----	-----
Utah.....	1,834	.5	4.1	5.3	6.2	8.8	9.8	11.2	14.7	11.8	6.5	21.1
Vermont.....	546	.5	31.0	4.4	27.6	18.9	8.8	4.4	2.2	.2	1.5	.5
Virginia.....	3,500	3.8	33.8	20.9	20.9	10.7	5.3	2.7	1.2	.5	.1	.1
Washington.....	3,290	.3	2.0	3.8	5.7	5.9	8.4	10.0	10.7	10.8	9.9	32.5
West Virginia.....	6,724	1.3	28.3	13.3	23.7	16.1	9.6	4.9	2.0	.4	.3	.1
Wisconsin.....	5,988	.7	12.5	10.9	12.1	13.2	12.3	11.6	8.7	6.3	5.1	6.6
Wyoming.....	306	1.3	5.5	18.0	18.0	16.7	15.7	12.1	8.5	3.9	.3	-----

share has shown a substantial drop since 1942 are among those in which the State contributes to each locality the difference between the total of assistance costs and the amount of local funds available. As case loads

declined and the status of local finances improved, the localities in these 6 States were able to get along with less State money. On the other hand, the State share showed a substantial increase from 1942 to 1944

in 9 States,¹⁴ for reasons peculiar to each State.

¹⁴ Connecticut, Louisiana, Maine, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, Wyoming. Information not available on Arkansas.

Table 160.—Expenditures for assistance and administration: Amount and percentage distribution by program and source of funds for each State, 1944¹

State	Old-age assistance				Aid to dependent children				Aid to the blind				General assistance		
	Total (in thou- sands)	Percentage distribution			Total (in thou- sands)	Percentage distribution			Total (in thou- sands)	Percentage distribution			Total (in thou- sands)	Percentage distribution	
		Federal funds	State funds	Local funds		Federal funds	State funds	Local funds		Federal funds	State funds	Local funds		State funds	Local funds
Total.....	\$732,296	47.5	44.6	7.9	\$147,967	37.3	45.1	17.6	\$27,525	37.3	51.7	11.0	\$109,000	47.4	52.6
Total, under plans approved by Social Security Board.....	732,296	47.5	44.6	7.9	147,525	37.4	45.2	17.4	21,454	47.9	38.6	13.5			
Alabama.....	5,908	49.4	26.2	24.4	1,505	49.3	25.7	25.0	151	50.0	25.5	24.5	500	49.7	50.3
Alaska.....	550	48.0	52.0		223		100.0								
Arizona.....	4,567	50.4	49.6		710	50.0	50.0		219	45.3	54.7		804	100.0	
Arkansas.....	5,713	50.3	49.7		1,594	50.0	50.0		295	50.0	50.0		2404	100.0	(3)
California.....	93,577	41.2	46.9	11.9	6,634	26.3	37.9	35.8	3,643	40.2	29.4	30.4	5,591	100.0	
Colorado.....	20,812	44.8	54.5	.7	1,625	50.0	24.8	25.2	248	50.0	25.1	24.9	1,761	57.8	42.2
Connecticut.....	6,088	47.8	52.2		1,678	25.0	46.4	28.6	469	40.6	59.4		2,100	51.7	48.3
Delaware.....	302	46.1	53.9		210	34.3	36.9	28.8					294	50.0	50.0
District of Columbia.....	1,117	46.1	53.9		427	38.4	61.6		110	49.1	50.9		400	100.0	
Florida.....	11,919	49.7	50.3		1,591	44.9	44.9	10.2	4746	49.9	50.0	.1	497	100.0	
Georgia.....	9,792	48.5	46.3	5.2	1,287	50.0	44.8	5.2	391	50.0	44.8	5.2	7444	.2	99.8
Hawaii.....	487	39.1	60.9		360	35.0	65.0		19	49.7	50.3		252	100.0	
Idaho.....	3,724	50.1	49.9		673	50.0	50.0		89	50.0	50.0		7201	8.4	91.6
Illinois.....	49,693	49.9	50.1		9,691	46.9	53.1		2,295	47.8	47.4	4.8	12,928	51.1	48.9
Indiana.....	18,194	49.4	29.7	20.9	3,362	44.9	32.1	23.0	890	49.9	47.4	2.7	1,032	100.0	
Iowa.....	18,338	49.2	50.4	.4	1,035	50.0	26.9	23.1	542	50.0	25.5	24.5	1,391	2.7	97.3
Kansas.....	10,366	47.1	28.7	24.2	2,059	36.7	29.5	33.8	454	48.1	25.3	26.6	1,333	27.3	72.7
Kentucky.....	7,538	49.2	50.8		1,320	45.2	45.2	9.6	260	50.0	50.0		8344	100.0	
Louisiana.....	10,402	48.2	51.8		5,150	41.8	58.2		502	49.0	51.0		10,801	92.0	8.0
Maine.....	5,125	49.5	50.5		974	33.9	36.1	30.0	302	50.0	50.0		11,754	54.9	45.1
Maryland.....	4,203	48.1	35.2	16.7	1,468	50.0	30.9	19.1	177	50.0	16.5	33.5	1,836	53.0	47.0
Massachusetts.....	39,228	42.6	37.1	20.3	7,008	24.6	31.7	43.7	484	45.0	55.0		6,136	22.0	78.0
Michigan.....	31,288	50.0	50.0	(12)	9,528	29.3	66.8	3.9	522	50.0	50.0	(12)	5,602	37.4	62.6
Minnesota.....	20,527	50.0	31.7	18.3	2,840	42.6	26.4	31.0	434	47.2	47.4	5.4	10,240	25.7	74.3
Mississippi.....	4,221	48.4	51.6		828	50.0	50.0		252	50.0	50.0		229	100.0	
Missouri.....	28,914	49.5	50.3	.2	4,645	50.0	49.7	.3	2,916	49.8	100.0		3,268	98.5	1.5
Montana.....	4,142	49.2	33.3	17.5	628	49.8	34.5	15.7	126	49.8	32.9	17.3	364	16.1	83.9
Nebraska.....	8,391	49.7	50.3		1,258	45.9	45.9	8.2	4170	49.9	50.0	.1	7435	100.0	
Nevada.....	957	49.5	26.9	23.6	224			100.0	214		44.6	55.4	248	100.0	
New Hampshire.....	2,338	49.3	27.2	23.5	478	31.1	68.9		99	50.0	50.0		4463	100.0	
New Jersey.....	9,426	46.2	35.6	18.2	2,242	34.4	35.2	30.4	232	49.1	3.7	47.2	3,003	33.4	66.6
New Mexico.....	2,206	46.3	53.7		1,088	45.3	54.7		102	50.0	50.0		239	97.1	2.9
New York.....	48,832	43.4	29.7	26.9	18,344	25.3	26.9	47.8	1,530	45.7	27.4	26.9	29,520	41.8	58.2
North Carolina.....	4,943	48.2	28.0	23.8	1,845	50.0	27.9	22.1	542	50.0	23.9	26.1	367	1.3	98.7
North Dakota.....	3,316	47.1	42.2	10.7	961	38.6	31.8	29.6	50	48.4	48.2	3.4	244	38.4	61.6
Ohio.....	44,415	50.0	50.0		5,433	35.6	29.1	35.3	1,127	49.9	16.4	33.7	4,516	95.1	4.9
Oklahoma.....	25,529	50.3	49.7		5,782	49.9	50.0	.1	693	50.0	50.0		2467	50.0	50.0
Oregon.....	8,148	49.7	31.4	18.9	1,105	25.5	46.1	28.4	195	42.5	35.6	21.9	1,449	94.6	5.4
Pennsylvania.....	32,028	48.1	51.9		10,887	34.2	65.8		4,907	49.8	100.0		7,331	100.0	
Rhode Island.....	2,927	47.1	52.9		931	28.6	71.4		35	47.6	52.4		1,038	72.0	28.0
South Carolina.....	3,832	47.2	52.6	.2	1,057	49.8	50.0	.2	217	49.5	50.2	.3	388	50.0	50.0
South Dakota.....	3,891	49.4	50.3	.3	626	49.8	49.8	.4	59	49.8	49.9	.3	7239	100.0	
Tennessee.....	7,947	49.9	38.2	11.9	4,269	50.0	34.3	15.7	388	50.0	38.0	12.0	117	100.0	
Texas.....	45,915	50.7	49.3		2,926	50.0	50.0		1,513	50.0	50.0		536	100.0	
Utah.....	6,108	48.1	37.0	14.9	1,708	27.4	57.8	14.8	70	43.7	42.0	14.3	762	85.3	14.7
Vermont.....	1,328	50.1	49.9		240	50.0	26.4	23.6	57	50.0	50.0		2239	100.0	
Virginia.....	2,781	45.6	33.0	21.4	1,367	49.2	28.9	21.9	227	50.0	28.8	21.2	753	54.2	45.8
Washington.....	28,434	50.1	49.9		3,432	22.8	77.2		328	50.0	50.0		3,116	52.9	47.1
West Virginia.....	4,215	49.1	50.9		2,801	50.0	50.0		235	50.0	50.0		1,069	35.2	64.8
Wisconsin.....	16,280	50.2	28.7	21.1	4,102	32.8	31.7	35.5	540	50.0	30.1	19.9	1,897	4.8	95.2
Wyoming.....	1,374	48.6	30.5	20.9	209	40.7	35.6	23.7	57	47.3	51.5	1.2	147	82.7	17.3

¹ Amounts cannot be compared with annual data for assistance based on monthly series. Excludes expenditures for personnel merit systems.

² Excludes administrative expenditures; data not available.

³ For Arkansas, represents only expenditures from State funds; for Missouri and New Mexico, represents primarily expenditures from State funds; data on local expenditures unavailable or incomplete.

⁴ Includes small amount expended for assistance payments under program administered without Federal participation; expenditures for administration of this program not available.

⁵ Estimated.

⁶ Estimated. Excludes administrative expenditures; data not available.

⁷ Data on administrative expenditures incomplete.

⁸ Data on administrative expenditures partly estimated for old-age assistance

and general assistance and excluded for aid to dependent children and aid to the blind; distribution by source of funds partly estimated.

⁹ Includes expenditures for assistance payments under program administered without Federal participation, January-June; expenditures for administration of this program not available.

¹⁰ Excludes expenditures from local funds in some parishes.

¹¹ Excludes administrative expenditures of local units. Administrative expenditures from State funds include aid to veterans of the Spanish-American War, Civil War, and Philippine Insurrection, and their dependents.

¹² Less than 0.05 percent.

¹³ Excludes administrative expenditures for 26 counties and rural Hennepin County, where general assistance is administered on a township basis; data not available.

¹⁴ Data for administrative expenditures at local level incomplete.

Technical Note

Public assistance programs provide aid to families or persons on the basis of need and usually also on the basis of other eligibility conditions. Public programs providing allowances or benefits to persons for reasons other than need are not considered to be public assistance. Types of assistance include the special types of assistance and general assistance.

Special Types of Public Assistance

Old-age assistance, aid to the blind, and aid to dependent children are designated as special types of public assistance because they aid special groups of needy persons. These categories of persons are broadly defined

by the assistance titles of the Social Security Act and are specifically defined for each State by State law and administrative regulation.

Data presented in the monthly series are for programs administered under plans approved by the Social Security Board for Federal financial participation and for similar programs administered without Federal funds.

Recipients.—Data on recipients of old-age assistance and aid to the blind represent the number of persons to whom payments are made for a specified month. It is the practice in a number of States to give a single payment of old-age assistance to a

man and his wife when both are eligible for assistance; therefore, only one is reported as a recipient. Consequently, the count of recipients is not strictly comparable from State to State. Data on recipients of aid to dependent children are shown in terms of (a) the children on whose behalf payments of this type of aid are made and (b) the number of families in which these children are living. The numbers of recipients in the several States are imperfect gauges of differences in the numbers of needy persons because of variations in eligibility conditions, the unequal ability of the States to aid persons whom they recognize as eligible, and different choices as to whether coverage or payments are to

Table 161.—*Expenditures for assistance and administration: Percentage distribution of Federal, State, and local funds, by program and State, 1944*¹

State	Total funds				Federal funds			State funds				Local funds			
	Old-age assistance	Aid to dependent children	Aid to the blind	General assistance	Old-age assistance	Aid to dependent children	Aid to the blind	Old-age assistance	Aid to dependent children	Aid to the blind	General assistance	Old-age assistance	Aid to dependent children	Aid to the blind	General assistance
Total.....	72.0	14.6	2.7	10.7	84.1	13.4	2.5	71.1	14.5	3.1	11.3	40.1	18.0	2.1	39.8
Alabama.....	73.3	18.6	1.9	6.2	78.2	19.8	2.0	69.7	17.4	1.7	11.2	68.4	17.9	1.8	11.9
Alaska.....	95.9	4.1	—	—	100.0	—	—	92.5	7.5	—	—	—	—	—	—
Arizona.....	72.5	11.3	3.5	12.7	83.5	12.9	3.6	63.9	10.0	3.4	22.7	—	—	—	—
Arkansas.....	71.4	19.9	3.7	5.0	75.3	20.9	3.8	67.8	19.0	3.5	9.7	—	—	—	—
California.....	85.5	6.1	3.3	5.1	92.3	4.2	3.5	92.4	5.3	2.3	—	55.2	11.7	5.5	27.6
Colorado.....	85.1	6.7	1.0	7.2	90.9	7.9	1.2	88.4	3.2	.5	7.9	10.3	30.2	4.6	54.9
Connecticut.....	68.9	19.0	.8	11.3	86.7	12.5	.8	70.4	17.2	.9	11.5	—	49.9	—	50.1
Delaware.....	49.8	34.7	—	15.5	65.9	34.1	—	56.6	27.0	—	16.4	—	56.2	—	43.8
District of Columbia.....	54.4	20.8	5.3	19.5	70.3	22.3	7.4	45.6	19.9	4.2	30.3	—	—	—	—
Florida.....	80.8	10.8	5.0	3.4	84.5	10.2	5.3	84.6	10.1	5.3	—	—	24.6	.1	75.3
Georgia.....	82.2	10.8	3.3	3.7	85.0	11.5	3.5	85.8	10.9	3.3	(?)	49.1	6.4	1.9	42.6
Hawaii.....	43.5	32.2	1.7	22.6	58.5	38.7	2.8	37.4	29.5	1.2	31.9	—	—	—	—
Idaho.....	79.4	14.4	1.9	4.3	83.0	15.0	2.0	82.4	14.9	2.0	.7	—	—	—	100.0
Illinois.....	66.6	13.0	3.1	17.3	81.5	14.9	3.6	66.0	13.6	2.9	17.5	—	—	1.7	98.3
Indiana.....	77.5	14.3	3.8	4.4	82.1	13.8	4.1	78.2	15.7	6.1	—	67.6	13.7	—	18.3
Iowa.....	86.1	4.9	2.5	6.5	92.0	5.3	2.7	95.3	2.9	1.4	.4	4.3	13.2	7.4	75.1
Kansas.....	72.9	14.5	3.2	9.4	83.4	12.9	3.7	73.2	15.0	2.8	9.0	58.4	16.2	2.8	22.6
Kentucky.....	79.7	14.0	2.7	3.6	83.6	13.5	2.9	84.0	13.1	2.9	—	—	27.0	—	73.0
Louisiana.....	58.3	28.8	2.8	10.1	67.7	29.0	3.3	52.3	29.1	2.5	16.1	—	—	—	100.0
Maine.....	71.6	13.6	4.2	10.6	84.1	10.9	5.0	73.9	10.0	4.3	11.8	—	46.2	—	53.8
Maryland.....	54.7	19.1	2.3	23.9	71.1	25.8	3.1	50.4	15.5	1.0	33.1	36.9	14.7	3.1	45.3
Massachusetts.....	74.2	13.3	.9	11.6	89.6	9.2	1.2	79.1	12.1	1.5	7.3	50.4	19.3	—	30.3
Michigan.....	66.7	20.3	1.1	11.9	83.7	14.9	1.4	64.2	26.1	1.1	8.6	.1	9.7	(?)	90.2
Minnesota.....	78.2	10.8	1.7	9.3	87.9	10.3	1.8	80.4	9.3	2.6	7.8	58.0	13.6	.3	28.1
Mississippi.....	79.2	15.5	4.7	.6	79.1	16.0	4.9	80.1	15.2	4.7	—	—	—	—	100.0
Missouri.....	77.8	12.5	2.5	7.2	86.0	14.0	—	71.3	11.3	4.5	12.9	53.2	10.6	—	36.2
Montana.....	78.8	11.9	2.4	6.9	84.4	13.0	2.6	81.4	12.7	2.4	3.5	63.0	8.6	1.9	26.5
Nebraska.....	81.8	12.3	1.7	4.2	86.3	12.0	1.7	86.5	11.8	1.7	—	—	19.1	(?)	80.9
Nevada.....	91.7	2.3	1.4	4.6	100.0	—	—	97.6	—	2.4	—	73.8	7.9	2.6	15.7
New Hampshire.....	69.2	14.2	2.9	13.7	85.3	11.0	3.7	62.6	32.5	4.9	—	54.3	—	—	45.7
New Jersey.....	63.2	15.0	1.6	20.2	83.1	14.7	2.2	65.0	15.3	.2	19.5	38.1	15.1	2.4	44.4
New Mexico.....	60.7	29.9	2.8	6.6	65.2	31.5	3.3	57.4	28.9	2.5	11.2	—	—	—	100.0
New York.....	49.7	18.7	1.6	30.0	79.9	17.5	2.6	45.1	15.3	1.3	38.3	33.3	22.2	1.0	43.5
North Carolina.....	64.2	24.0	7.0	4.8	66.6	25.8	7.6	68.1	25.3	6.4	.2	56.3	19.5	6.8	17.4
North Dakota.....	72.5	21.0	1.1	5.4	79.8	19.0	1.2	76.7	16.8	1.3	5.2	45.0	35.8	.2	19.0
Ohio.....	80.1	9.8	2.0	8.1	89.9	7.8	2.3	78.5	5.6	.7	15.2	—	76.1	15.1	8.8
Oklahoma.....	78.6	17.8	2.1	1.5	79.9	18.0	2.1	78.5	17.9	2.2	1.4	—	1.4	—	98.6
Oregon.....	74.8	10.1	1.8	13.3	91.7	6.4	1.9	56.8	11.3	1.5	30.4	78.0	15.9	2.1	4.0
Pennsylvania.....	52.4	27.6	8.0	12.0	72.7	27.3	—	41.6	27.8	12.3	18.3	—	—	—	—
Rhode Island.....	59.4	18.9	.7	21.0	83.0	16.0	1.0	52.0	22.3	.6	25.1	—	—	—	100.0
South Carolina.....	69.8	19.2	3.9	7.1	74.1	21.5	4.4	70.8	18.6	3.8	6.8	3.2	1.0	.3	95.5
South Dakota.....	80.8	13.0	1.2	5.0	84.9	13.8	1.3	85.1	13.6	1.3	—	4.5	1.0	.1	94.4
Tennessee.....	62.5	33.6	3.0	.9	63.0	33.9	3.1	65.3	31.5	3.2	—	53.1	37.7	2.6	6.6
Texas.....	90.2	5.7	3.0	1.1	91.3	5.7	3.0	91.1	5.9	3.0	—	—	—	—	100.0
Utah.....	70.6	19.8	.8	8.8	85.5	13.6	.9	57.6	25.1	.7	16.6	70.8	19.7	.8	8.7
Vermont.....	71.3	12.9	3.0	12.8	81.8	14.7	3.5	87.8	8.4	3.8	—	—	19.2	—	80.8
Virginia.....	54.2	26.7	4.4	14.7	61.7	32.8	5.5	51.3	22.1	3.7	22.9	46.2	23.3	3.7	26.8
Washington.....	80.5	9.7	1.0	8.8	93.8	5.1	1.1	76.1	14.2	.9	8.8	—	—	—	100.0
West Virginia.....	50.7	33.7	2.8	12.8	57.7	39.0	3.3	53.1	34.7	2.9	9.3	—	—	—	100.0
Wisconsin.....	71.3	18.0	2.4	8.3	83.5	13.8	2.7	75.1	20.8	2.6	1.5	50.5	21.4	1.6	26.5
Wyoming.....	76.9	11.7	3.2	8.2	85.7	10.9	3.4	65.1	11.5	4.5	18.9	79.1	13.7	.2	7.0

¹ For explanatory footnotes, see table 160.

² Less than 0.05 percent.

be cut when funds are inadequate.

Payments.—Data represent money payments for a specified month made to or on behalf of recipients and charged by the State or local agency to the specified type of assistance. State differences in payments may result from divergent standards of assistance; from different practices in meeting family need; from the existence in some States of barriers to meeting need in full; or from differences in the extent to which medical needs are met through the money payment. Expenditures for medical care, hospitalization, and burial paid directly to the suppliers of these services are excluded.

General Assistance

General assistance is administered and financed by State and/or local governments and is designed to aid individuals and families when their needs are not otherwise met. General assistance is variously called general relief, home relief, direct relief, indigent aid, etc. It excludes programs that limit coverage to special groups, such as statutory veterans' relief or foster-family care to children, but it may include programs

limiting coverage on the basis of employability. Since the influence of Federal participation is lacking in unifying general assistance, variations in State and local practices affect the comparability of general assistance data even more than data for the special types of assistance.

Cases.—Data represent the number of cases receiving general assistance. The unit of count is on a monthly basis and follows the administrative practice of the agency. Two families in a single household may be regarded as a single case by one agency and as two cases by another agency. The number of cases is increased in some States by the practice of supplementing inadequate payments of the other types of assistance, whereas in other States none or very few of the recipients of the special types of public assistance also receive general assistance. Cases that receive only medical care, hospitalization, or burial are excluded.

Payments.—Data include payments to cases in cash or kind and orders on vendors for goods or services given directly to general assistance cases. The practice of supplementing other types of assistance by general

assistance reduces the average payment of general assistance in States where this occurs. A high rate of turn-over of case loads or short payment periods also increase the number of small payments of general assistance in a jurisdiction and likewise reduces the average payment. Amounts for medical care, hospitalization, or burial are excluded except when allowances for such purposes are included in cash payments to assistance cases.

Interrelationships of Data for Different Types of Assistance

Because some recipients receive more than one type of assistance, the total number of recipients of public assistance in a State may be smaller than the sum of the recipients of the various types. Although the total payments of public assistance in a State (exclusive of any payments to vendors for medical care, hospitalization, and burial) is the total of the amounts for the various types, the average amount of the total assistance payment per recipient cannot be ascertained.

Recent Publications of the Social Security Board

Purchase orders for documents with prices listed should be addressed to the Superintendent of Documents, Government Printing Office, Washington 25, D.C., and should be accompanied by remittance. Publications now in preparation, with their prices, will be announced in the *Social Security Bulletin* and in the *Monthly Catalog* issued by the Superintendent of Documents.

A limited supply of the publications listed is available,¹ without charge, to officials and agencies directly concerned with social security administration.² Unless otherwise indicated, requests should be addressed to the Social Security Board, 1825 H Street, NW., Washington 25, D.C.

For earlier publications of the Board omitted from this list, see *Social Security Yearbooks* for 1939-43. Requests for publications relating to labor-market surveys, employment service operations, job descriptions, and the like, listed in previous *Yearbooks*, should be addressed to the U. S. Employment Service, Department of Labor, Washington 25, D.C.

General³

Printed Periodicals

Ninth Annual Report of the Social Security Board for the Fiscal Year 1943-44. 1944. 82 pp. 15 cents.

Social Security Bulletin. Monthly. Beginning with Vol. 1, Nos. 1-3 (March 1938). Subscription price, beginning with January 1946, \$1.50 a year in the United States, Canada, and Mexico; in other countries, \$2.25 a year. Single copies, 15 cents.

Social Security Yearbook, 1943. Annual supplement to the *Social Security Bulletin*. 174 pp. 45 cents. (Back issues: 1939, 50 cents; 1940 and 1941, 70 cents each; 1942, 45 cents).

Technical Reports

Compilation of the Social Security Laws, Including the Social Security Act, as Amended, and Related Enactments Through May 1, 1945. 93 pp. 15 cents.

A Few Statistics on Life Insurance and Annuities on United States Lives, 1935-43, Weltha Van Eenam. 1944. 14 pp. Processed. (Summarized, with added data, in the *Social Security Bulletin*, December 1944, pp. 14-18.)

Generation Death Rates for the Original Registration States, 1900-1940. 1944. 2 pp. Processed.

Guardianship; A Selected List of References to Foreign Legal Material on the Guardianship of the Person of Minors. 1944. 6 pp. Processed.

Legislative History of H. R. 1752, To Amend the Selective Training and Service Act of 1940. (War Manpower Act of 1945.) March 1945. 4 pp. Processed.

Marital-Status Death Rates and Relationships. 1944. 2 pp. and 5 charts. Processed.

The Measurement of State and Local Tax Effort, J. Wilner Sundelson and S. J. Mushkin. 1944. 131 pp. Processed.

Need for Medical Care Insurance. 1944. 39 pp. Processed.

Percentage Distribution of Men and Women by Marital and Parental Status and by Race and Age, 1940. March 1945. 3 pp. Processed.

Prepayment Medical Care Organizations, Margaret C. Klem. 3d ed. 1945. 148 pp. 25 cents.

Reemployment of Veterans; A Reading List. 1944. 12 pp. Processed.

The Scope of Protection Under State and Local Government Retirement Systems, Dorothy F. McCamman. Rev. 1944. 150 pp. Processed.

Selected Bibliography on Medical Economics, Helen Hollingsworth and Margaret C. Klem. 1944. 21 pp.

Selected Readings on Migratory Agricultural Labor. 1944. 19 pp. Processed.

Selected References on Group Insurance. 1944. 4 pp. Processed.

Selected References on Private Pension Plans. 1944. 2 pp. Processed.

Social Insurance Benefits and Contributions in Relation to Family Income, 1941, Selma J. Mushkin and Leila N. Small. 1944. 19 pp. Processed.

Some Basic Readings in Social Security; Supplement to Publication No. 28, Revised. January 1945. 58 pp. 15 cents.

Survey of Social Security Statistics, Herman Sturm. 1944. 71 pp. Processed.

Tabular Guide to Social Security Statistics. 1944. 8 pp. Processed.

Temporary Disability Compensation; Some Provisional Notes on a Program Administered by a State Employment Security Agency. February 1945. 21 pp. Processed.

Separates From Social Security Bulletin

The Basic Skill in Social Security, Karl de Schweinitz. Vol. 7, No. 1 (January 1944), pp. 24-31.

Children and Family Income, Thomas J. Woofter, Jr. Vol. 8, No. 1 (January 1945), pp. 4-9.

Desirability of Extending Social Security to Employees of Nonprofit Institutions, A. J. Altmeyer. Vol. 7, No. 8 (August 1944), pp. 4-5.

Disability and Medical Care Insurance; An Excerpt From the Board's Ninth Annual Report. Vol. 8, No. 1 (January 1945), pp. 12-16.

Social Security During and After the War: Recommendations of the Board's Ninth Annual Report. Vol. 7, No. 12 (December 1944), pp. 2-3.

Social Security for Domestic Employees, A. J. Altmeyer. Vol. 8, No. 1 (January 1945), pp. 10-11.

Social Security for Farm People, A. J. Altmeyer. Vol. 7, No. 4 (April 1944), pp. 3-5.

Social Security for "Industrialized" Agriculture, A. J. Altmeyer. Vol. 8, No. 3 (March 1945), pp. 2-5.

UNRRA—A Democratic Plan for International Relief, Ellen S. Woodward. Vol. 7, No. 11 (November 1944), pp. 9-12.

Old-Age and Survivors Insurance

Manuals and Technical Reports

*Age of Workers in Covered and Non-covered Employments.*⁴ 1944. 2 pp. Processed.

⁴Requests should be addressed to the Social Security Board, Bureau of Old-Age and Survivors Insurance, Equitable Building, 28 East Fayette Street, Baltimore 2, Md.

¹ Exceptions are noted by the following symbols:

* Out of print.

† Distributed only to collaborating agencies.

² Most large public and university libraries have copies of printed periodical and technical reports issued by the Social Security Board, including those now out of print.

³ This category includes publications dealing with general aspects of social security; for items limited to a specific program, see under that program.

*An Allocation of the Trust Fund Assets.*⁴ January 1945. 2 pp. Processed.

*Effect of Wartime Increases in Taxable Wages on the Average Monthly Wage of Older Workers.*⁴ March 1945. 2 pp. Processed.

*The Establishment and Maintenance of Wage Records.*⁴ 1944. 90 pp. Processed.

*Family Responsibilities and the Labor Force Status of Women.*⁴ February 1945. 2 pp. Processed.

*Increased Employment of Older Workers in Wartime.*⁴ 1944. 3 pp. Processed.

*Increasing Significance of Currently Insured Status.*⁴ March 1945. 2 pp. Processed.

1942 Earnings of Workers in Employment Covered by the Old-Age and Survivors Insurance Program, by State. 1944. 6 pp. Processed.

**OASI Handbook for Employees.* 1944. 45 pp.

Old-Age and Survivors Insurance, 1943-44 Cost Studies, Dorrance C. Bronson. 1944. 38 pp.

*Recent Trends in Private Pension Plans.*⁴ January 1945. 5 pp. Processed.

*Regional Averages of Family Benefits Awarded, 1943.*⁴ February 1945. 2 pp. Processed.

*Resources of Old-Age and Survivors Insurance Beneficiaries in Seven Large Cities.*⁴ November 1944. 14 pp. Processed.

*Resources of Widows With Entitled Children.*⁴ January 1945. 2 pp. Processed.

*Résumé of Operations.*⁴ 1944. 13 pp. Processed. (Spanish translation available.)

*Seasonal Distribution of Deaths and Death Claims.*⁴ February 1945. 2 pp. Processed.

*Stability of Insured Status.*⁴ January 1945. 2 pp. Processed.

*Subsequent Entitlements to Wife's and Widow's Benefits.*⁴ March 1945. 2 pp. Processed.

*Taxable Wages and Employment Under Old-Age and Survivors Insurance, 1937-42.*⁴ 1944. 2 pp. Processed.

*What Is Meant by a Mature Program?*⁴ 1944. 3 pp. Processed.

What Measure of Security Is Provided by OASI Monthly Benefits? Data From Surveys of Beneficiaries in 1941-42 in Philadelphia, Baltimore, St. Louis, Birmingham,

*Memphis, Atlanta, and Los Angeles.*⁴ 1944. 9 pp. Processed.

*What Selecting Officers Should Know About Methods of Choosing Personnel.*⁴ 1944. 12 pp. Processed.

*Women in Covered Employment.*⁴ April 1945. 2 pp. Processed.

*Yearly Patterns of Work in Covered Employment 1937-42.*⁴ April 1945. 2 pp. Processed.

Informational Circulars

Background Statement on OASI Under the Social Security Act. January 1945. 3 pp. Processed.

OASI Trust Fund. 1944. 5 pp. Processed.

Employment Security

Periodicals

Employment Security Activities. Monthly. Beginning October 1939. (Expanded January 1945 to include major statistical analyses.) Processed.

Unemployment Compensation Interpretation Service—The Benefit Series. Monthly, with annual cumulative index and digest. Subscription price, \$3.50 a year; single copies, 30 cents. (Back issues: Vol. 1, \$1; Vol. 2, \$2; Vols. 3, 4, and 5, \$5 each; beginning Vol. 6, \$3.50.)

†*Unemployment Compensation Interpretation Service—The Federal Series.* Biweekly 1937-39. Monthly 1940-41. Quarterly 1942-43. Annually beginning 1944.

Manuals, Technical Reports, and Compilations

Analysis of Some of the Financial Aspects of Unemployment Compensation. 1944. 8 pp. Processed.

Bills Relating to the Employment Security Program Introduced or Enacted During the 1945 Legislative Sessions; 1945 State Legislative Report, Nos. 1-5. January-March 1945. Averaging 23 pp. Processed.

Comments on Selected State Benefit Decisions. 1944. 7 pp. Processed. (With Supplements Nos. 1 and 2, 6 pp. and 7 pp.)

**Comparison of State Unemployment Compensation Laws.* 1944. Loose-leaf. Processed.

Effect of Federal Readjustment Allowances on Freezing Provisions of State Unemployment Compensation Laws (Including Suggestions for Guidance in Taking Interstate Claims for Veterans Who May Have Rights to Regular and Frozen Benefits Under State Un-

employment Compensation Laws). 1944. 2 pp. Processed.

Estimated Employment and Wages of Workers Covered by State Unemployment Compensation Laws, January-June 1944 (Supplement to Employment Security Activities, April 1945). 20 pp. Processed.

**Experience-Rating Operations in 1943.* 1944. 8 pp. Processed.

Extension of Coverage to Major Areas Not Now Covered. February 1945. 26 pp. Processed.

**Internal Migration During the War, W. S. Woytinsky.* 1944. 16 pp. Processed.

Program Statistics Available in the Bureau of Employment Security and the State Employment Security Agencies. Supplement to Employment Security Activities. February 1945. 17 pp. Processed.

Report on Special Provisions for Seasonal Employers and Seasonal Workers Under State Unemployment Compensation Laws. 1944. 87 pp. Processed.

Selected Measures for Judging the Adequacy of State Unemployment Compensation Laws. 1944. 5 pp. Processed.

Selected Unemployment Compensation Data. January 1945. 3 pp. Processed.

Size of Benefit Payments During 1943. 1944. 4 pp. Processed.

State Experience With Uniform Benefit Years and Base Periods. 1944. 24 pp. Processed.

Unemployment Compensation Abstract: Program Statistics and Provisions of State Laws, 1937-44. 1944. 26 pp. Processed.

Wartime Impact on Unemployment Benefit Decisions. 1944. 13 pp. (Preprinted from Social Security Yearbook, 1943.)

Separates From Social Security Bulletin

Unemployment Compensation Goals in the Reconversion Period, Gladys R. Friedman and William H. Wandel. Vol. 7, No. 9 (September 1944), pp. 6-10.

Unemployment Compensation in the Reconversion Period: Recommendations by the Social Security Board. Vol. 7, No. 10 (October 1944), pp. 3-8.

Public Assistance

Periodicals and Periodic Releases

Advance Release of Statistics on Public Assistance. Monthly. Beginning December 1942. Processed.

- †*Comparative Administrative Costs of Public Assistance Operations in Selected Large Cities*. Semiannually. Beginning January 1940. Processed.
- Comparative Statistics of General Assistance Operations of Public Agencies in Selected Large Cities*. Monthly. Beginning December 1939. Processed.
- †*Financial Statistics for Public Assistance*. Annually, calendar and fiscal years. Beginning 1939. Processed.
- Public Assistance*. Preprint, monthly, of section of the *Social Security Bulletin*, including statistics for the United States and for each State. (Discontinued July 1945.)
- Public Assistance Personnel*. Semiannually. Beginning July 1943. Processed.
- †*Public Assistance Personnel, Part II*. Semiannually. Beginning July 1943. Processed.
- Source of Funds for Public Assistance*. Annually, calendar and fiscal years. Beginning 1940. Processed.
- †*Source of Funds for Public Assistance (Supplement)*. Annually, calendar and fiscal years. Beginning 1941. Processed.
- Manuals and Technical Reports**
- Assistance Payments Under the Social Security Act*, November 1942. 1944. 41 pp. Processed.
- Assistance Payments Under the Social Security Act at the End of 1943*. 1944. 15 pp. Processed.
- Common Human Needs; An Interpretation for Staff in Public Assistance Agencies*, Charlotte Towle. April 1945. 132 pp. 25 cents.
- Families Receiving Aid to Dependent Children*, October 1942. Part I: *Race, Size, and Composition of Families and Reasons for Dependency*, Agnes Leisy. March 1945. 58 pp. Processed.
- Illustrations From State Public Assistance Agencies; Current Practices in Staff Training*. 1944. Processed. I: *Selected Materials Developed and Used by Two State Public Welfare Agencies in Orientation of Visitors*, 77 pp. II: *An Institute for County Executive Directors as a Tool in Staff Development*, 36 pp.
- Money Payments to Recipients of Old-Age Assistance, Aid to Dependent Children, and Aid to the Blind*. 1944. 35 pp.
- Public Assistance Developments Set New Goals for Staff Training*. January 1945. 14 pp. Processed.
- Reading List for Workers With the Blind*. 1944. 3 pp. Processed.
- Sheltered Care and Home Services for Public Assistance Recipients; With a Note on Methods of Conducting Studies of Public Assistance Administration*. 1944. 149 pp. 25 cents.
- Simple Methods for Representative Sampling in Studies of Public Assistance Case Loads*, Walter M. Perkins. 1944. 17 pp. Processed.
- †*Staff of State and Local Public Assistance Agencies, July 1942–June 1943*. 1944. 37 pp. Processed.
- Separates From Social Security Bulletin**
- Absorption of WPA Workers by Private Employment*. Vol. 7, No. 1 (January 1944), pp. 34–36.
- Aid to Dependent Children in 1944*. Vol. 8, No. 4 (April 1945), pp. 21–26.
- Assistance Cases Closed in a War Year, July 1943–June 1944*. Vol. 7, No. 12 (December 1944), pp. 24–30.
- Estimates of Blindness in the United States*. Vol. 8, No. 3 (March 1945), pp. 17–18.
- Federal Funds for Assistance in Relation to State Population in Age Groups at Risk*. Vol. 7, No. 2 (February 1944), pp. 23–26.
- Federal Participation in Public Assistance Costs, 1943*. Vol. 7, No. 8 (August 1944), pp. 18–20.
- Looking Ahead in Public Assistance*, George E. Bigge. Vol. 7, No. 12 (December 1944), pp. 4–8.
- Public Assistance Goals: Recommendations of the Social Security Board*. Vol. 7, No. 11 (November 1944), pp. 2–8.
- Public Assistance Recipient Rates, January 1944*. Vol. 7, No. 4 (April 1944), pp. 27–28.
- Public Assistance Recipient Rates, July 1940 and July 1944*. Vol. 7, No. 10 (October 1944), pp. 16–19.
- The Significance of the Money Payment in Public Assistance*, Jane M. Hoey. Vol. 7, No. 9 (September 1944), pp. 3–5.
- Special Types of Assistance Provided Without Federal Participation*. Vol. 8, No. 4 (April 1945), p. 26.
- Trends in Aid to the Blind in 1944*. Vol. 8, No. 3 (March 1945), pp. 19–21.
- Trends in Old-Age Assistance in 1944*. Vol. 8, No. 2 (February 1945), pp. 21–24.

LIST OF CHARTS

	Chart	Page		Chart	Page
Income payments to individuals, 1929-44....	1	1	Workers with wage credits under old-age and survivors insurance and total taxable wages, 1937-44	9	47
Payments to individuals under selected social insurance and related programs, by month, 1938-44	2	3	Percentage distribution of workers with wage credits under old-age and survivors insurance, by age, for each sex, 1943 and 1940..	10	48
Public assistance and earnings under Federal work programs, by month, 1933-44.....	3	4	Percentage distribution of all 4-quarter workers with wage credits under old-age and survivors insurance by amount of wage credits, for each sex, 1943 and 1940	11	53
Employment in munitions and other manufacturing industries, by month, 1940-44..	4	7	Beneficiaries and benefits under State unemployment compensation programs, by month, 1940-44	12	99
Estimated total number of unemployed persons, persons with Federal work program earnings, and unemployment insurance beneficiaries, by month, March 1940-December 1944	5	8	Percentage distribution of weeks of total unemployment compensated under State programs, by amount of weekly benefit payments, 1939-44	13	100
Public expenditures for social security and related purposes, fiscal years ended in 1942-44	6	13	Number of workers in employment covered by State unemployment compensation laws, January 1940-September 1944.....	14	101
Public expenditures for social security and related purposes, by source of funds, fiscal years ended in 1942-44.....	7	13	Recipients and assistance payments under public assistance programs, by month, 1939-44	15	134
Retirement and survivor beneficiaries and benefits under old-age and survivors insurance, by month, 1940-44.....	8	31			

CLASSIFIED LIST OF TABLES

Social Security and the National Economy ¹

	Table	Page		Table	Page
<i>Income Payments</i>			Estimated number of persons aged 65 and over receiving income from specified source, December 1944 and 1940.....	8	9
Income payments to individuals, 1944, 1943, and 1940	1	2	Estimated number of children under age 18 with father dead and of widows under age 65 receiving income from specified source, December 1944.....	10	10
Social insurance and related payments to individuals, 1944, 1943, and 1940.....	2	2	Percentage distribution of total population and assistance payments, by State, 1944..	151	136
Public assistance and Federal work program earnings, 1944, 1943, and 1940.....	3	4	Unemployment insurance beneficiaries and benefits, 1944 and 1943.....	7	9
<i>Employment and Wages</i>			Old-age retirement beneficiaries and benefits, 1944 and 1943.....	9	10
Employment status of the population aged 14 and over in an average week of 1944 and amount of change from 1943 and 1940.....	4	5	Survivors insurance beneficiaries and benefits, 1944 and 1943.....	11	11
Employment status of the population in an average week, 1944 and 1940.....	6	9	Disability insurance beneficiaries and benefits, 1944 and 1943.....	12	12
Estimated number of workers in civilian labor force and employed in industries covered by selected social insurance and related programs and in industries excluded from such coverage, 1940-44.....	5	6	Beneficiaries and benefits under social insurance and related programs, by risk and program, 1940-44	21	23
Estimated pay rolls in employment covered by selected social insurance and related programs in relation to total earnings and to all wages and salaries, by specified period, 1937-44	20	22	Beneficiaries and benefits under selected social insurance and related programs, by program and month, 1944.....	22	24
<i>Social Security Status of the Population</i>			Benefits under selected social insurance and related programs, by program and State, 1944	23	25
Employment status of the population in an average week, 1944 and 1940.....	6	9	<i>Financing Social Security and Related Programs</i>		
			Public expenditures for social security and related purposes, by source of funds, fiscal years ended in 1944.....	13	14
			Public expenditures for social security and related purposes, by program and source of funds, fiscal years ended in 1944 and 1943	24	26

¹ For tables limited to old-age and survivors insurance, State unemployment compensation, old-age assistance, aid to dependent children, aid to the blind, and general assistance, see following sections.

	Table	Page
Federal expenditures, by major function and type of program, fiscal years 1943-44 and 1942-43	15	15
Federal cash outgo, by selected program, 1940-44	16	15
Federal grants to States, by purpose and State, fiscal year 1943-44.....	25	27
Expenditures for public aid, by source of funds, 1944	14	14
Collections under selected social insurance and related programs, 1936-44.....	26	28
Employer and employee contributions for selected social insurance and related programs, 1944 and 1943.....	17	16
Federal insurance contributions and Federal unemployment taxes, by internal revenue collection district, 1944 and 1943.....	27	28
Summary of operations of selected social insurance trust funds, 1936-44.....	18	17
Operations of selected social insurance trust funds, 1936-44	28	29
Trust fund assets of selected contributory insurance programs at end of 1944 and 1943	19	17
State accounts and railroad account in Federal unemployment trust fund, 1940-44..	29	30
Old-Age and Survivors Insurance ²		
Summary of selected data, 1937-44.....	78	58
Individual Beneficiaries ³ and Benefits		
Number of benefit awards and amounts certified, 1940-44	30	32
Workers and beneficiaries represented in 1944 monthly benefit awards and monthly amount of benefits awarded, by sex and marital status of worker and family classification of beneficiaries.....	40	36
Total number and percentage distribution of monthly benefits awarded by type, for each year of award, 1940-44 awards.....	51	40
Wife's and widow's benefits awarded in 1940-44, by year of award and type of entitlement	52	41
Number of monthly benefits awarded in 1944, by type of beneficiary and type of entitlement	53	41
Number and monthly amount of benefits awarded in 1944 and total benefits in force and in current-payment status at end of 1944, by type of benefit and age, race, and sex of beneficiary	79	59
Number of monthly benefits awarded to nonwhite beneficiaries as percent of total monthly benefit awards in 1944, 1942, and 1940, by type of benefit and year of award	54	41
Average amount of monthly benefits awarded in 1944, 1942, and 1940, by type of benefit and year of award.....	55	42
Average amount of monthly benefits in force at end of 1944, 1942, and 1940, by type of benefit	57	42
Average primary benefit in force at beginning of 1944, by sex and age of primary beneficiary	50	40

² Tables on contributions and trust fund operations and assets are listed in the section above.

³ See also Workers Represented in Awards, below.

	Table	Page
Percentage distribution of number and amount of monthly benefits in force at end of 1944, 1942, and 1940, by type of benefit	56	42
Percentage distribution of primary beneficiaries and aged widows with benefits in force at end of 1944, 1942, and 1940, by age	58	43
Number of benefits in current-payment status as percent of total number in force at end of each year, 1940-44, by type of benefit	59	43
Number and monthly amount of benefits in force at end of 1944, and amount of monthly benefits (primary, supplementary, and survivor) and lump-sum payments certified in 1944, by State.....	61	44
Number and monthly amount of benefits in force in each payment status at end of 1943 and 1944, actions effected in 1944, and reason for withholding payment as of end of 1944, by type of benefit.....	80	62
Termination rates, by type of benefit and reason for termination, 1944.....	60	43
Number and monthly amount of benefits terminated in 1944, by type of benefit and reason for termination	81	62
Amount and percentage distribution of payments certified in 1944, by type of benefit	63	45
Family Benefits		
Monthly benefits in force at end of 1944, by family group	64	46
Percentage distribution of beneficiary families by monthly amount of family benefit in force at end of 1944, for each specified family group	65	46
Monthly amount of benefits awarded, by sex and marital status of worker and family classification of beneficiaries.....	40	36
Workers Represented in Awards		
Deceased workers, by year of death and year of award, 1940-44 awards.....	34	33
Percentage distribution of deaths in 1941 and 1942 represented in 1941-43 awards, by calendar quarter of death.....	35	33
Number and percentage distribution of deceased workers by sex, marital status, and type of payment, 1940-44 awards.....	37	34
Deceased workers, by sex and marital status of worker and family classification of beneficiaries, 1944 awards.....	38	34
Number and percentage distribution of deceased workers by type of payment, and number of monthly benefits awarded, by type of benefit, per 100 deceased workers, by insurance status, sex, age, and marital status of worker, 1943 awards.....	39	35
Workers and beneficiaries represented in 1944 monthly benefit awards and monthly amount of benefits awarded, by sex and marital status of worker and family classification of beneficiaries.....	40	36
Total number and percentage distribution of deceased workers represented in 1940-44 monthly benefit awards by sex and marital status of worker and family classification of beneficiaries, for each year of award...	41	36

	Table	Page
Percentage distribution of primary beneficiaries by sex and age, for each year of award, 1940-44 awards.....	43	37
Primary beneficiaries, by year of entitlement and year of award, 1940-44 awards.....	44	37
Number of primary beneficiaries and number of supplementary benefits awarded, by type, per 100 primary beneficiaries, by sex, age, and marital status of primary beneficiary, 1943 awards.....	45	38
Total number and percentage distribution of primary beneficiaries by sex and marital status of worker and family classification of beneficiaries, for each year of award, 1940-44 awards	46	38
Primary beneficiaries, by sex and marital status of worker and family classification of beneficiaries, 1944 awards.....	47	39
Deceased workers represented in awards of lump-sum payments and number of lump-sum payments awarded in 1940-44, by year of award	62	45

Insured Workers 4

Estimated number at beginning of each year, 1940-45	31	32
Estimated average number during year and number of deaths represented for first time in 1940-44 awards, by insurance status....	32	32
Estimated number and percentage distribution by sex, age, and insurance status at beginning of 1944, 1942, and 1940.....	33	33
Percentage distribution of fully insured workers alive at beginning of 1943 and of fully insured workers who died in 1942 and were represented in awards of 1942 and 1943, by sex and age.....	36	34
Estimated number eligible for primary benefits, percent entitled to benefits, and percent in current-payment status, at end of 1944, 1942, and 1940, by sex and year of birth	42	37
Estimated number of living and deceased workers, and amount of wage credits cumulative from 1937, by insurance status at beginning of year, 1941-44.....	77	56
Estimated average primary benefit amounts accrued to all living insured workers and percentage distribution of workers by primary benefit amount, insurance status, sex, age, and entitlement to primary benefits at beginning of 1944.....	48	39
Estimated average primary benefit amounts accrued to all living insured workers at beginning of 1944 and average for workers who died in 1943 and were represented in 1943 awards, by insurance status, sex, marital status, and age	49	40
Average primary benefit amounts accrued to living fully insured workers aged 65 and over, by sex, age, and entitlement to primary benefits at beginning of 1944.....	50	40

Applicants for Account Numbers

Applicants, by year, and estimated number of living account-number holders at end of year, 1940-44	66	48
--	----	----

	Table	Page
Total number of applicants and percentage distribution by sex, age, and race, 1936-44, and by quarter, 1944.....	67	48
Applicants, by sex, age, and race, 1944.....	68	49

Workers With Wage Credits, Annual Data

Percentage distribution of workers by sex, race, and State of last employment, 1943..	69	49
Estimated number of workers and total and average wage credits, by State of last employment and State of employment during year, 1943	86	67
Estimated number and percentage distribution of all workers by amount of wage credits and age, and of all workers and new entrants by quarters with wage credits, 1940-43	70	50
Estimated number of all workers, workers with previous wage credits, and new entrants, and percentage distribution by quarters with wage credits and State of last employment, 1943.....	71	51
Estimated number of all workers and percentage distribution by amount of wage credits and State of last employment, 1943	89	70
Estimated number of single-State workers and percentage distribution by amount of wage credits and State of last employment, 1943	90	71
Estimated number, percentage distribution, and average wage credits of single-State and multistate and single-employer and multi-employer workers, 1939-43.....	73	54
All workers, workers with previous wage credits, and new entrants, by sex, age, race, and quarters with wage credits, 1943.....	82	63
All workers, by amount of wage credits, quarters with wage credits, sex, age, and race, 1943	83	64
Workers with previous wage credits, by amount of wage credits, quarters with wage credits, sex, age, and race, 1943.....	84	65
New entrants, by amount of wage credits, quarters with wage credits, sex, age, and race, 1943	85	66
Percentage distribution of all workers, workers with previous wage credits, and new entrants, by age and State of last employment, 1943	87	68
Average wage credits of all workers, workers with previous wage credits, and new entrants, by sex, age, race, and quarters with wage credits, 1943.....	72	52
Average wage credits of all, single-State, and multistate workers, by quarters with wage credits and State of last employment, 1943	74	55
Average wage credits of all and single-State workers, by sex, race, and State of last employment, 1943	88	69
Average wage credits, by industry division and sex, 1943.....	75	55
Median wage credits and percentage distribution of workers by number of employers and quarters with wage credits, industry division, and sex, 1943.....	76	56
All single-employer workers, by industry division, major industry group, and amount of wage credits, 1943	91	72
Male single-employer workers, by industry division, major industry group, and amount of wage credits, 1943.....	92	73

⁴ See also Workers With Wage Credits, Work History, below.

	Table	Page
Female single-employer workers, by industry division, major industry group, and amount of wage credits, 1943.....	93	74
All 4-quarter single-employer workers, by industry division, major industry group, and amount of wage credits, 1943.....	94	75
Male 4-quarter single-employer workers, by industry division, major industry group, and amount of wage credits, 1943.....	95	76
Female 4-quarter single-employer and multi-employer workers, by industry division, major industry group, and amount of wage credits, 1943	96	77
All multi-employer workers, by industry division, major industry group, and amount of wage credits, 1943	97	78
Male multi-employer workers, by industry division, major industry group, and amount of wage credits, 1943.....	98	79
Female multi-employer workers, by industry division, major industry group, and amount of wage credits, 1943.....	99	80
All 4-quarter multi-employer workers, by industry division, major industry group, and amount of wage credits, 1943.....	100	81
Male 4-quarter multi-employer workers, by industry division, major industry group, and amount of wage credits, 1943.....	101	82
Female 4-quarter multi-employer workers, by industry division, major industry group, and amount of wage credits, 1943.....	96	77
All workers, by industry division, major industry group, and age, 1943.....	102	83
Male workers, by industry division, major industry group, and age, 1943.....	103	84
Female workers, by industry division, major industry group, and age, 1943.....	104	85
All 4-quarter workers, by industry division, major industry group, and age, 1943.....	105	86
Male 4-quarter workers, by industry division, major industry group, and age, 1943.....	106	87
Female 4-quarter workers, by industry division, major industry group, and age, 1943..	107	88
<i>Workers With Wage Credits, Work History</i>		
Estimated number of living and deceased workers, and amount of wage credits cumulative from 1937, by insurance status at beginning of year, 1941-44.....	77	56
Workers, by insurance status at beginning of year, status at beginning of following year, and sex, 1940-43.....	108	89
Workers, by insurance status January 1, 1943, status January 1, 1944, sex, age, and race..	109	90
Workers, by insurance status January 1, 1944, cumulative wage credits 1937-43, sex, and age	110	91
Workers, by pattern of years with wage credits 1937-43, sex, and age.....	111	93
Workers, by insurance status January 1, 1944, pattern of years with wage credits 1937-43, and sex	112	94
Workers, by pattern of years with wage credits, cumulative wage credits 1937-43, and insurance status January 1, 1944.....	113	95

	Table	Page
Workers, by quarters with wage credits, cumulative wage credits 1937-43, and insurance status January 1, 1944.....	114	97

Unemployment Compensation ⁵

Summary of selected data, 1936-44.....	123	109
--	-----	-----

Claims ⁶

Disposition of new claims on initial determination, by State, 1944.....	115	100
Interstate claims, by State, 1944.....	129	114
Initial claims received in local offices, by State and month, 1944.....	124	110
Continued claims received in local offices, by State and month, 1944.....	125	111

Beneficiaries

First payments issued, exhaustions of benefit rights, and exhaustion ratios, by State, 1944	116	101
Percent exhausting their benefit rights within specified period and average duration of their benefits, by State, benefit years ended in 1943 and 1942.....	117	102
Average weekly number, by State and month, 1944	126	112

Benefits

State provisions in effect at end of 1944 for determining amount and duration.....	118	103
Estimated average duration, by State, 1941-44	119	103
Percentage distribution of weeks of total unemployment compensated, by amount of payment, 1939-44	120	104
Total amount, by State and month, 1944....	127	113
Percent of weeks of total unemployment compensated at statutory maximum and minimum, percentage distribution by amount of payment, and average weekly benefit for total unemployment, by State, 1944	128	114
Weeks compensated and amount of payments on interstate claims, by State, 1944.....	129	114

Appealed Claims

Source and outcome of cases reviewed by lower appeals authorities and percentage distribution by issue involved, for each State, 1944	130	115
Source and outcome of cases reviewed by higher appeals authorities and percentage distribution by issue involved, for selected States, 1944	131	116

Contributions

Industrial distribution of active and rated accounts and employer contribution rates assigned under experience rating, 42 States, rate years beginning in 1944.....	121	104
---	-----	-----

⁵ Tables on unemployment trust fund operations and assets and additional tables on contributions are listed under Social Security and the National Economy.

⁶ See also Appealed Claims, below.

	Table	Page
Amount and relation to benefits paid, by State, 1944 and cumulative through 1944..	132	117
Effect of experience rating on revenues, by State, 1941-44	133	118
Percentage distribution of active accounts eligible for modified rates, by type of experience-rating plan, employer contribution rate, and State, rate years beginning in 1944	134	119

Covered Employment

Percentage change in employment and wages, by industry division, 1943 from 1939-42...	122	105
Workers with wage credits, average monthly employment, and total wages, by State, 1940-43	135	120
Employment, by State and month, 1943.....	136	121
Total wages, by State and quarter, 1943....	137	122
Average monthly employment, by State and industry division, 1943.....	138	123
Total wages, by State and industry division, 1943	139	124
Employment, by industry division, major industry group, and month, 1943.....	140	125
Total wages, by industry division, major industry group, and quarter, 1943.....	141	126

Employment Service

Total Nonagricultural Placements

Total number, 1936-44.....	123	109
Number and percentage distribution by major occupational group, race, and sex, 1944....	142	129
Number, by State and month, 1944.....	143	130
Number, by industry division, State, and quarter, 1944	144	131
Number, by major occupational group, race, sex, State, and quarter, 1944.....	145	132

Nonagricultural Placements of Veterans

Number, by major occupational group, State, and quarter, 1944.....	146	133
Monthly average number for all veterans and World War II veterans, by State and quarter, 1944	147	133

Table	Page
-------	------

Public Assistance

Summary of selected data, by program, 1936-44	155	139
---	-----	-----

Recipients

Applications received, cases added, and cases closed, in States with approved plans, by program, 1944.....	148	135
Percentage change in number of recipients and in amount of their payments, by program and month, 1944	149	135
Number, by program, State, and month, 1944	156	140

Payments

Percentage distribution of total population and assistance payments, by State, 1944....	151	136
Number of States with average payment in specified interval, by program, December 1944 and 1940.....	152	137
Average amount, by program and State, December 1944 and 1940.....	158	149
Total amount, by program, State, and month, 1944	157	145
Percentage distribution of payments for aid to dependent children for November 1944, by amount of payment, for families with specified numbers of children aided, in States with approved plans.....	150	136
Percentage distribution of payments for November 1944, by amount, for each approved State plan	159	150
Total amount and percentage distribution, by source of funds, 1936-44.....	153	137

Expenditures for Assistance and Administration

Amount and percentage distribution, by source of funds, 1944.....	14	14
Amount and percentage distribution by program for each source of funds and by source of funds for each State, 1944.....	154	138
Amount and percentage distribution by program and source of funds for each State, 1944	160	152
Percentage distribution of Federal, State, and local funds, by program and State, 1944....	161	153
Federal grants to States for public assistance, by State, fiscal year 1943-44.....	25	27

INDEX

A

	Page
Account numbers	31, 47-49, 58
Age distribution, old-age and survivors insurance:	
Account-number applicants and holders.....	48, 49
Beneficiaries and benefits.....	9, 10, 37, 38, 40-43, 59-61
Deceased workers represented in awards.....	34, 35, 40
Workers and their wage credits.....	33, 34, 36, 37, 39, 40, 48-52, 56-58, 63-66, 68, 83-88, 90-93
Aged:	
Employment	9
Institutional population	9
Number	10
Source of income.....	9, 10
<i>See also</i> Old-age assistance, Old-age and survivors insurance, and Social insurance and related programs.	
Agricultural aid, Federal expenditures.....	15
Agricultural commodity distribution and stamp programs	4, 5, 26, 134
Applications:	
Old-age and survivors insurance:	
Account-number applicants.....	31, 48, 49
Claims	22, 31, 32, 37
Public assistance	134-140
Unemployment compensation. <i>See</i> Claims under Unemployment compensation.	
Argentina, social insurance.....	26
Armed forces:	
Number	1, 5, 8, 9
Provisions for. <i>See</i> Servicemen and Veterans' programs.	
Assistance. <i>See</i> Blind, aid to; Dependent children, aid to; General assistance; Old-age assistance; and Public assistance.	
Australia, social security	19, 21

B

Belgium, social insurance	27
Beneficiaries. <i>See under specific insurance program and Cases or Recipients under specific public assistance program.</i>	
Benefits. <i>See under specific insurance program; Payments and earnings under Public aid; and Payments under specific public assistance program.</i>	
Blind, aid to (including programs not under Social Security Act):	
Applications and case-load changes, programs under Social Security Act.....	135, 138
Eligibility conditions, State changes.....	138-139
Financing:	
Expenditures (assistance and administration)	138, 152, 153
Source of funds.....	138, 151-153
State data	138, 152, 153

Blind, aid to (including programs not under Social Security Act)—Continued.	Page
Payments to recipients:	
Average	137, 139, 144, 149
Distribution by amount.....	150
Maximum	145
State data	137, 150
State legislative action.....	145
Total amount	4, 134, 135, 139, 144, 147
Recipients:	
Characteristics	140
Number	11, 134, 135, 137-139, 143
State data	143
States participating under Social Security Act, number	137, 148

C

Canada, social security	21
Carriers Taxing Act	28
Child health services	15, 19, 21, 26
Child welfare services	19, 26
Children:	
Beneficiaries under old-age and survivors insurance	10, 35, 36, 38, 40-46, 60, 62
Beneficiaries under social insurance and related programs	10
Crippled, services for	26
Dependent, aid to. <i>See</i> Dependent children, aid to.	
Employment	10
Chronology of social security developments in 1944	18-27
Civil-service retirement programs (Federal):	
Beneficiaries and monthly benefits:	
Disability	11, 12, 23, 24
Old-age retirement	10, 20, 23, 24
Survivor	11, 20, 23, 24
Coverage:	
Pay rolls	22
Workers	6, 7, 13
Financing:	
Contributions	16, 17, 28, 29
Trust fund	17, 29
Lump-sum death payments	11, 23, 24
Refunds	5, 7
Total payments	2, 3, 5, 23, 24
Civil Works Program	3
Civilian Conservation Corps	3, 4
Civilian war assistance	26, 146, 147
Civilian war benefits	26
Community services, Federal expenditures	15
Conservation of natural resources, Federal expenditures	15, 27
Cost of living	1, 3, 4
Coverage. <i>See under</i> Social insurance and related programs <i>and specific insurance program.</i>	

D

	Page
Day care	21, 26
Death-claim rate, old-age and survivors insurance	31-34
Dependent children, aid to (including programs not under Social Security Act):	
Applications and case-load changes, programs under Social Security Act	134-137, 143
Eligibility conditions, State changes	137
Financing:	
Expenditures (assistance and administration)	138, 152, 153
Source of funds	138, 151-153
State data	138, 152, 153
Payments to recipients:	
Average	10, 137, 139, 143, 149
Distribution by amount	151
Maximum	143, 144
State data	137, 146, 149
State legislative action	143
Total amount	4, 5, 134-136, 139, 142, 146
Recipients:	
Children	10, 135, 136, 139, 142
Families	11, 134-137, 139, 141
State data	141, 142
States participating under Social Security Act, number	136, 148
Dependents' allowances, servicemen's	1-3, 7, 8, 135, 136
Disability, prevalence	11
Disability insurance:	
Beneficiaries and benefits	2, 3, 11, 12, 23-25
Financing	16, 17, 26, 28
<i>See also specific program.</i>	
Dividends and interest	1, 4

E

Earnings:	
Covered by social insurance programs	22
Total	2, 22
Work programs	4
Education, Federal expenditures	15, 27
Emergency maternity and infant care	3, 12, 18, 19
Employment:	
Aged workers	9
Agricultural	5, 6
Children	10
Covered under social insurance and related programs	5-7, 22
<i>See also Workers with wage credits under</i>	
Old-age and survivors insurance and	
Workers in covered employment under	
Unemployment compensation.	
Effect of war	1, 2, 5, 7
Volume	5, 6, 9
Widows	10
Employment security, financing	26, 27
Employment service, nonagricultural	
placements	129-133
Enemy aliens, aid to	21, 26, 147
Entrepreneurial income, net rents, and royalties.	1, 2
Expenditures, Federal	14, 15, 26, 27

F

	Page
Family allowances, servicemen's dependents....	1-3, 7, 8, 135, 136
Family composition:	
Beneficiaries under old-age and survivors insurance	10, 34-36, 38, 39, 45, 46
Recipients of aid to dependent children.....	135, 136, 139, 141-142
Farm income	4
Farm Security Administration subsistence payments	3, 4, 26
Federal Emergency Relief Administration	3
Federal grants to States	27
Federal Insurance Contributions Act.....	16, 27, 28, 31, 58, 61-65
Federal old-age and survivors insurance trust fund	17, 28-30, 62-65
Federal unemployment account	16, 107
Federal Unemployment Tax Act	16, 28
Federal unemployment trust fund.....	17, 28-30, 99, 104-107, 117
Federal work programs. <i>See</i> Work programs, Federal.	
Financing social security programs. <i>See under specific program.</i>	
Food stamps	4, 5, 26, 134
Foreign social security systems	18-22, 26, 27

G

General assistance:	
Applications and case-load changes..	134, 135, 139, 140
Cases:	
Number	134, 135, 139, 144
State data	144
Financing:	
Expenditures (assistance and administration)	14, 26, 138, 152, 153
Source of funds	14, 138, 149, 151-153
State data	138, 152, 153
Payments to cases:	
Average	137, 139, 145, 148
State data	136, 137, 148
Total amount	3-5, 134, 135, 139, 145, 148
Recipients. <i>See</i> Cases, above.	
General relief. <i>See</i> General assistance.	
G.I. Bill of Rights (Servicemen's Readjustment Act)	2-4, 7-9, 20, 21, 23, 24, 26, 106
Grants to States, Federal	27
Great Britain, social security	18, 20-22, 26

H

Health and welfare services:	
Expenditures	12, 14, 15, 26
Grants to States, Federal	15, 27
Public health services	15, 21, 26
Source of funds	13, 14
Hospitals, public expenditures	26
Housing, Federal expenditures	15

I

Income payments:	
Disposition	1, 3

Income payments—Continued.	Page
Per capita (State ranking)	136
Total, by type	1-4, 7
Industrial distribution:	
Employment service, nonagricultural place- ments	129, 131
Old-age and survivors insurance, workers and their wage credits	50, 52-56, 72-88
Unemployment compensation (State systems):	
Financial data	104
Workers and wages in covered employment.	6, 99, 101, 105, 108-110, 123-126
Industrial production index	1, 15
Institutional care:	
Aged population	9
Public expenditures	26
Insurance Contributions Act, Federal	16, 27, 28, 31, 58, 61-65
Insurance, life	11, 12
Insurance, social. <i>See</i> Old-age and survivors insurance, Social insurance and related pro- grams, Unemployment compensation (State systems), <i>and other specific programs.</i>	
International Labor Conference	19, 20
Interstate claims and benefits, unemployment compensation	101, 114
Ireland, family allowances	18

L

Labor force:	
Composition	1, 2, 5, 6, 9, 103
Size	99, 108
Libraries, Federal expenditures	15
Life insurance, private	11, 12
Local government retirement programs. <i>See</i> State and local government retirement programs.	

M

Marital status, old-age and survivors insurance:	
Beneficiaries	37-39
Deceased workers represented in awards.....	34-36, 38-40, 45
Maternal and child health services	15, 19, 26
Maternity and infant care, emergency.....	3, 12, 18, 19
Medical care	12, 13
Mexico, social insurance	18
Military allowances	1-3, 7, 8, 135, 136

N

National Youth Administration, earnings of per- sons employed	3, 4
Negro beneficiaries and workers. <i>See</i> Race dis- tribution.	

O

Occupational distribution, employment service, nonagricultural placements	129, 132, 133
Old-age and survivors insurance:	
Account-number applicants	31, 48, 49
Account-number holders	47, 48
Accounts established	47, 48, 58

Old-age and survivors insurance—Continued.	Page
Beneficiaries:	
Age	9, 10, 37, 38, 40-43, 59-61
Benefit status:	
Current-payment	31, 37, 43, 44, 59-62
In force	21, 31, 32, 42, 44, 46, 58-62
Terminated	31, 42-44, 62
Withheld	9, 32, 43, 62
Children	10, 35, 36, 38, 40-46, 60, 62
Deceased workers represented in awards:	
Age	34, 35, 40
Family classification	34-36
Insurance status	32-35, 38, 40
Marital status	34-36, 38-40, 45
Number	32-36, 39, 45, 62
Race	39
Sex	34-36, 38-40, 45
Dependents. <i>See</i> Children, <i>above</i> , and Par- ents, Survivors, Widows, and Wives, <i>below.</i>	
Entitlements	35, 37, 40-42
Family composition	10, 34-36, 38, 39, 45, 46
Lump-sum payments:	
Number	31, 32, 45
Workers represented in awards.....	11, 31, 34, 35, 39, 45
Marital status	37-39
Number	23, 24, 32, 36, 41, 44, 46, 58-62
Parents	36, 40-43, 46, 61, 62
Primary	9, 31, 32, 36-43, 45, 46, 59, 62
Race	41, 59-61
Resources	9-11
Retirement (primary and supplementary) ...	9, 10, 23, 24, 30-32, 36-43, 45, 46, 59, 62
Sex	9, 36-42, 46, 59-61
State distribution	44
Survivors	10, 11, 23, 24, 31, 32, 34-36, 40, 41, 46
Widows	10, 34-36, 40-43, 46, 61, 62
Wives	9, 36, 38-43, 46, 59, 62
Benefits and payments:	
Average monthly benefit:	
Family	9, 10, 36, 46, 47
Individual, by type.....	41, 42
Primary	9, 10, 23, 36, 38-40, 42, 45, 46
Primary benefit amount accrued.....	38-40
Primary benefit amount represented in awards	36, 38-40, 42, 45-47
Awards:	
Amount	9, 36, 43, 59-62
Number.....	31, 32, 34, 35, 37, 38, 40, 41, 45, 59-62
Certified.....	2, 3, 10, 11, 23-25, 32, 44, 45, 58
Child's	36, 42-46, 60, 62
Conditional-payment status	43, 62
Current-payment status	32, 37, 43, 45, 59-62
Deferred-payment status	43, 62
Dependent's. <i>See</i> Supplementary and Survivor, <i>below.</i>	
Determination	31
Family	9, 10, 36, 42, 45-47
Frozen	43, 62
In force	42-46, 58-62
Lump-sum payments	11, 23, 24, 32, 33, 39, 44, 45, 58
Maximum and minimum provisions.....	42
Parent's	36, 42-46, 61, 62
Penalty deductions	43

Old-age and survivors insurance—Continued.

Benefits and payments—Continued.		Page
Primary	32, 36, 38–40, 42, 44–46, 59, 62	
Recomputation	9, 24, 25, 31, 37	
Retirement (primary and supplementary)...	10, 23, 24, 32, 36–40, 42, 44–46, 59, 62	
State distribution	25, 44	
Supplementary	32, 36–38, 44–46	
Survivor	10, 11, 23, 24, 32, 33, 36, 40, 42, 44–46	
Suspensions	43, 62	
Terminations	31, 42–44, 62	
Widow's	35, 36, 42–46, 61, 62	
Widow's current	36, 42–46, 61, 62	
Wife's	36, 42–46, 59, 62	
Withheld	9, 43, 62	
Claims	22, 31, 32, 37	
Contributions. <i>See under Financing, below.</i>		
Coverage:		
Employment	6, 13, 47, 48, 55	
<i>See also Workers with wage credits, below.</i>		
Exclusions	6, 7, 31	
Extension	18, 20	
Pay rolls	7, 16, 22, 62	
Wages and salaries.....	4, 19, 20	
<i>See also Wage credits, below.</i>		
Death payments, lump-sum. <i>See Lump-sum payments under Beneficiaries and Benefits and payments.</i>		
Definitions of terms.....	77, 80–82, 88–89, 94, 96–98	
Employers reporting taxable wages.....	58	
Federal Insurance Contributions Act.....	16, 27, 28, 31, 58, 61–65	
Financing:		
Contribution rates	16, 18, 19, 27, 31, 61, 62	
Contributions	16, 28, 58, 61–65	
Expenditures	26, 62–65	
Trust fund	17, 19, 28–30, 62–65	
Insured workers. <i>See under Workers with wage credits (work history), below.</i>		
Pay rolls covered.....	7, 16, 22, 62	
Technical note	66–71, 73–76	
Trust fund	17, 19, 28–30, 62–65	
Wage credits, annual:		
Age of workers.....	52	
Average	52–55, 58–60, 67, 69	
Industry data	54–56	
Median	54–56	
Multi-employer workers	54–56	
Multistate workers	54, 55	
New entrants	52	
Quarters with wage credits.....	52–56	
Race of workers.....	52, 69	
Regional variations	54	
Sex of workers.....	52–56, 69	
Single-employer workers	54–56	
Single-State workers	54, 55, 69	
State of employment during year.....	67	
State of last employment.....	54, 55, 67, 69	
Total amount	67	
Workers with previous wage credits.....	52	
Wage credits, cumulative.....	56, 58–60	
Wages, taxable	47, 53, 58	
<i>See also Wage credits, annual, above.</i>		
Workers with wage credits (annual data):		
Age	48–51, 63–66, 68, 83–88	

Old-age and survivors insurance—Continued. Page

Workers with wage credits (annual data)—Continued.		Page
Four-quarter workers	50–56, 63–66, 75–77, 81, 82, 86–88	
Industry data	50, 52, 53, 55, 56, 72–88	
Multi-employer	54–56, 77–82	
Multistate	54	
New entrants	50–52, 58, 63, 66, 68	
Number	5, 6, 13, 47, 48, 50, 51, 54, 58, 63, 64, 67, 70, 83	
Quarters with wage credits.....	50–56, 63–66, 75–77, 81, 82, 86–88	
Race	49, 51, 52, 63–66	
Regional variations	50, 52	
Sex	48–56, 63–66, 73, 74, 76, 77, 79, 80, 82, 84, 85, 87, 88	
Single-employer	54–56, 72–77	
Single-State	54, 71	
State of employment during year.....	67	
State of last employment.....	49, 51, 65, 67, 68, 70, 71	
Wage-credit interval	50, 53, 54, 64–66, 70–82	
Wage credits. <i>See Wage credits, above.</i>		
Workers with previous wage credits...	51, 63, 65, 68	
Workers with wage credits (work history):		
Age	33, 34, 36, 37, 39, 40, 56–58, 90–93	
Deceased	32–36, 38–40, 45, 56, 62	
Insured:		
Age	33, 34, 36, 37, 39, 40, 56, 57, 90–92	
Currently insured only	32, 33, 35, 39, 42, 45, 56–59, 61, 89–92, 94, 96, 98	
Death-claim rate	31–34	
Eligible for benefits.....	9, 32, 36, 37	
Fully insured	32–37, 39, 42, 45, 56–61, 89–91, 94, 95, 97	
Race	90	
Sex	33, 34, 37, 39, 57, 89–92, 94	
Total number	32	
Living	56	
New entrants	56, 57, 89, 90, 93–96	
Number	55, 56, 89–91, 93–95, 97	
Pattern of years with wage credits..	56, 57, 59, 93–96	
Quarters with wage credits.....	58, 60, 61, 97–98	
Race	90	
Sex	56, 57, 89–94	
Uninsured	56–59, 61, 89–92, 94, 96, 98	
Wage-credit interval (cumulative wages)...	91, 92, 95–98	
Withdrawal from covered employment.....	57	
Old-age and survivors insurance trust fund.....	17, 19, 28–30, 62–65	
Old-age assistance:		
Applications and case-load changes.....	134–136	
Eligibility conditions, State changes.....	136	
Financing:		
Expenditures (assistance and administration)	138, 150–153	
Source of funds.....	138, 150–153	
State data	138, 152, 153	
Payments to recipients:		
Average	10, 137, 139, 142, 149	
Consideration of income from agricultural labor	18	
Distribution by amount.....	150	
Maximum	142	
State administrative and legislative action...	142	

Old-age assistance—Continued.

Payments to recipients—Continued.	Page
State data	137, 145
Total amount	4, 5, 134, 135, 139, 142, 145
Recipients:	
Characteristics	9, 140
Consideration of income from agricultural labor	18
Number	5, 10, 134, 135, 139, 140
State data	140
States participating under Social Security Act, number	148
Old-age retirement programs:	
Beneficiaries and benefits.....	10, 23-25
Financing	14, 16, 17, 26, 28
Pay rolls covered.....	22
<i>See also specific program.</i>	

P

Paraguay, social insurance.....	18
Pay rolls covered under social insurance and related programs	7
Placements, nonagricultural	129-133
Population:	
Armed forces	1, 5, 8, 9
Civilian	5, 9
Employment status	5, 9
State data	136
Total	9
Public aid (public assistance and Federal work programs):	
Expenditures (including administration).....	13-15, 26, 134
Payments and earnings.....	1, 2, 4, 14
Source of funds.....	13, 14
<i>See also Public assistance and Work programs, Federal.</i>	
Public assistance:	
Case-load changes	134, 135
Financing:	
Expenditures (assistance and administration)	14, 15, 26, 134, 138, 148-150, 152, 153
Grants to States, Federal.....	15, 27
Source of funds	14, 15, 26, 137, 138, 148-153
State data	27, 138, 152, 153
Payments to recipients:	
Amount	1, 3-5, 134, 135, 137, 139-141, 145-149
State data	136, 145-148
Recipients. <i>See under specific program.</i>	
Technical note	153, 154
<i>See also Blind, aid to; Dependent children, aid to; General assistance; and Old-age assistance.</i>	
Public employee retirement, disability, and survivor systems, expenditures	26
<i>See also Civil-service retirement programs (Federal) and State and local government retirement programs.</i>	
Public Health Service Act.....	21
Public health services, public expenditures.....	15, 26
Public roads, Federal expenditures.....	15, 27
Public works, Federal expenditures.....	15
Publications, Social Security Board.....	155-157

R

Race distribution:	Page
Employment service, nonagricultural placements	129-132
Old-age and survivors insurance:	
Account-number applicants and holders.....	48, 49
Beneficiaries and benefits.....	41, 59-61
Deceased workers represented in awards....	39
Workers and their wage credits.....	49, 51, 52, 63-66, 69, 90
Railroad retirement program:	
Beneficiaries and monthly benefits:	
Disability	11, 12, 23, 24
Old-age retirement	10, 23, 24
State data	25
Survivor	11, 23, 24
Coverage:	
Pay rolls	22
Workers	5-7, 13
Financing:	
Contributions	16, 17, 28, 29
Expenditures	26, 29
Trust fund	17, 28, 29
Lump-sum death payments.....	11, 23, 24
Railroad retirement account.....	17, 28, 29
Total payments	2, 3, 23-25
Railroad unemployment insurance:	
Applications	8
Beneficiaries and benefits.....	2-4, 8, 9, 23-25
Coverage:	
Pay rolls	7, 22
Workers	5, 6, 7, 13
Financing:	
Contributions	16, 28-30
Expenditures	26, 29, 30
Trust fund account.....	17, 29, 30
Readjustment allowances.	2-4, 7-9, 20, 21, 23, 24, 26, 106
Recreation, Federal expenditures.....	15
Relief. <i>See General assistance, Public aid, and Public assistance.</i>	
Retirement insurance. <i>See Old-age retirement programs and under specific program.</i>	
Rhode Island sickness compensation:	
Beneficiaries and benefits.....	2, 3, 11, 12, 23-25
Financing	16, 17, 26, 28

S

Savings	1, 3
School milk and lunch program.....	21
Selective Service System.....	21, 26
Servicemen:	
Dependents' allowances	1-3, 7, 8, 135, 136
Emergency maternity and infant care....	3, 12, 18, 19
Readjustment allowances	2-4, 7-9, 20, 21, 23, 24, 26, 106
Social insurance wage credits.....	2, 3
Servicemen's Dependents Allowance Act.....	1-3, 7, 8, 135, 136
Servicemen's Readjustment Act (G. I. Bill of Rights)	2-4, 7-9, 20, 21, 23, 24, 26, 106
Sex distribution:	
Employment service, nonagricultural placements	129-132

Sex distribution—Continued.	Page	State distribution—Continued.	Page
Old-age and survivors insurance:		Unemployment compensation (State systems):	
Account-number applicants and holders....	48, 49	Beneficiaries and benefits.....	25, 101-103, 112-114
Beneficiaries and benefits.....	9, 36-42, 46, 59-61	Claims	100, 110, 111, 114-116
Deceased workers represented in awards...	34-36,	Federal tax collections (by internal revenue	
	38-40, 45	district)	28
Workers and their wage credits.....	33,	Financial data	28, 30, 117-119
	34, 37, 39, 48-57, 63-66, 69, 73, 74, 76, 77,	Workers and wages in covered employment.	120-124
	79, 80, 82, 84, 85, 87-94	Survivors insurance:	
Social insurance and related programs:		Beneficiaries and benefits.....	4, 11, 23-25
Beneficiaries and benefits.....	2-4, 8-14, 23-25, 106	Financing	16, 17, 28
Contributions	13, 15-17, 28	<i>See also specific program.</i>	
Coverage	2, 6, 7		
Expenditures	13-15, 17, 26		
Financing	13-17, 26, 28-30		
Lump-sum payments	23, 24		
Trust funds	17-19,		
	23, 28-30, 62-65, 99, 104-107, 117		
<i>See also specific program.</i>			
Social security account numbers.....	31, 47-49, 58		
Social Security Act. <i>See</i> Blind, aid to; Child			
welfare; Children, crippled; Dependent			
children, aid to; Maternal and child health			
services; Old-age and survivors insurance;			
Old-age assistance; Public health services;			
and Unemployment compensation (State sys-			
tems).			
Social security and related programs:			
Expenditures and source of funds.....	12-30		
Grants to States, Federal.....	27		
Payments to individuals.....	4, 14		
<i>See also specific program.</i>			
Social security extension.....	18, 20-24		
South Africa, social security.....	18		
Spain, social insurance.....	21		
State and local government retirement programs:			
Beneficiaries and monthly benefits:			
Disability	12, 24		
Old-age retirement	10, 23, 24		
State data	25		
Survivor	11, 23, 24		
Coverage:			
Pay rolls	22		
Workers	6, 7		
Financing:			
Contributions	16, 17, 28		
Expenditures	26		
Lump-sum death payments.....	11, 23		
Total payments	11, 23, 24		
State distribution:			
Employment security, Federal grants.....	27		
Employment service, nonagricultural place-			
ments	130-133		
Old-age and survivors insurance:			
Beneficiaries and benefits.....	25, 44		
Contributions (by internal revenue district)	28		
Workers and their wage credits.....	49-52,		
	54, 55, 67-71		
Population	136		
Public assistance:			
Financing	27, 138, 152, 153		
Payments and recipients.....	136, 137, 140-151		
Social insurance and related payments, by pro-			
gram	25		

T

Tax collections, social insurance.....	16, 17, 28-30
<i>See also</i> Contributions under Financing under	
<i>specific program.</i>	
Trust funds, social insurance and related pro-	
grams	17-19, 23, 28-30, 62-65, 99, 104-107, 117

U

Unemployment, duration and volume....	1, 5, 6, 8, 9, 99
Unemployment account, Federal.....	16, 107
Unemployment compensation (State systems):	
Appeals	102, 115, 116
Applications. <i>See</i> Claims, below.	
Beneficiaries:	
Average weekly number.....	9,
	23, 24, 99, 100, 104, 109, 112
Exhausting benefits	8, 100-102
Receiving first payments.....	100, 101, 104
State data	101, 102, 112
Benefit year	102
Benefits:	
Average weekly	8, 100, 109, 114
Date first payable.....	117
Distribution by amount.....	100, 104, 114
Duration	100, 102-104
Exhaustions	101, 102
First payments issued.....	101
Interstate	101, 114
Maximum	8, 100, 103, 114
Minimum	103, 114
Ratio to collections.....	101, 117
State data	25, 101-103, 113, 114
State provisions	103
Total amount	2-4, 9, 23-25, 99, 109, 113, 117
Total unemployment	103, 104, 109, 114
Weeks compensated	100, 104, 109, 114
Claimants:	
Characteristics	103, 104
Number	8, 99
Claims:	
Allowed	8, 100
Appealed	102, 115, 116
Continued	99, 111, 114
Disallowed	100
Disposition	100
Initial	99, 109, 110
Interstate	101, 114
Issues involved in appeals decisions.....	115, 116
New	8, 99, 100
State data	100, 110, 111, 114-116

Unemployment compensation (State systems)—	Page
Continued.	
Contributions. <i>See under</i> Financing, <i>below</i> .	
Coverage:	
Wages. <i>See</i> Wages in covered employment, <i>below</i> .	
Workers. <i>See</i> Workers in covered employment, <i>below</i> .	
Definitions of terms.....	123, 124, 126–128
Disqualifications, issues involved in appeals..	102, 115, 116
Employment covered. <i>See</i> Workers in covered employment, <i>below</i> .	
Exhaustion of benefit rights.....	8, 100–102
Experience rating	18, 27, 102, 104, 105, 117–119
Financing:	
Contributions:	
Employee	16, 99, 104, 117
Employer	16, 99, 104, 105, 117–119
Industry data	104
Rate	18, 104, 105, 118, 119
Total	28
Experience rating	18, 27, 102, 104, 105, 117–119
Federal grants for administration.....	15, 27
Federal tax	16, 19, 27, 28
Federal unemployment account.....	16, 107
Funds available for benefits.....	117
Interest	29, 99, 117
State data	28, 30, 117–119
Tax collections, Federal	16, 28
Trust fund accounts...17, 23, 28–30, 99, 104–107, 117	
War-risk contributions	18, 105, 118
Interstate claims and benefits.....	101, 114
Legislative action, Federal.....	106–108
Pay rolls covered. <i>See</i> Wages in covered employment, <i>below</i> .	
Servicemen's wage credits.....	2, 3
Size-of-firm provisions	120
Tax collections, Federal.....	16, 28
Technical note	111–123
Trust fund	17, 28–30, 99, 104–107, 117
Wages in covered employment:	
Amount ...7, 22, 105, 109–111, 117, 120, 122, 124, 126	
Industry data	105, 110, 124, 126
State data	120, 122, 124
War-risk contributions	18, 105, 118
Weeks compensated	100, 104, 109, 114
Workers in covered employment:	
Average monthly number.....	6, 105, 108, 109, 120, 121, 123, 125
Industry data	6, 99, 101, 105, 108–110, 123, 125
Number ...2, 3, 5, 6, 13, 99, 108, 109, 120, 121, 123, 125	
Size-of-firm provisions	120
State data	120, 121, 123
Unemployment insurance:	
Beneficiaries and benefits.....	1, 2, 9, 23–25
Coverage	6, 18, 20, 22
Financing	14, 16, 17, 28–30
<i>See also specific program.</i>	
Unemployment Tax Act, Federal.....	16, 28
Unemployment trust fund...17, 23, 28–30, 99, 104–107, 117	
United Nations Relief and Rehabilitation Admin- istration	19, 21

United States Employment Service. <i>See</i> Employ- ment service and War Manpower Commis- sion.	Page
Uruguay, social insurance.....	20

V

Venezuela, social insurance.....	21
Veterans' programs (Federal):	
Beneficiaries and benefits:	
Disability	2, 11, 12, 19, 20, 23, 24, 26
Old-age retirement	2, 10, 19, 20, 23, 24
Readjustment allowances	2–4, 7–9, 20, 21, 23, 24, 26, 106
State data	25
Survivor	2, 11, 19, 20, 23, 24, 26
Bonus	1, 2
Employment service, nonagricultural place- ments	131–133
Expenditures	15, 26
G.I. Bill of Rights.....2–4, 7–9, 20, 21, 23, 24, 26, 106	
Legislation	2–4, 7–9, 18–24, 26, 106
Lump-sum payments	11, 23, 24
Mustering-out pay	18
Readjustment allowances	2–4, 7–9, 20, 21, 23, 24, 26, 106
Total payments	3, 5
Vocational rehabilitation	15, 18, 24, 26

W

Wages and salaries:	
Covered by social insurance and related pro- grams	4, 22
Total	2, 22
War emergency programs.....	3, 12, 21, 26, 146, 147
War Manpower Commission.....	109, 129–133
War Mobilization and Reconversion, Office of....	22, 23
War Mobilization and Reconversion Act.....	16, 107
War-risk contributions, State unemployment com- pensation systems	18, 105, 118
Widows, source of income.....	10, 11
<i>See also</i> Beneficiaries and Benefits and pay- ments <i>under</i> Old-age and survivors insur- ance.	
Women beneficiaries and workers. <i>See</i> Sex dis- tribution.	
Work programs, Federal:	
Earnings of persons employed.....	2–4
Expenditures	26
Persons employed	8
Termination	1, 14, 134
Work Projects Administration, earnings and per- sons employed	4, 8
Workers covered. <i>See</i> Workers with wage credits <i>under</i> Old-age and survivors insurance; Workers in covered employment <i>under</i> Un- employment compensation; <i>and</i> Covered <i>under</i> social insurance and related programs <i>under</i> Employment.	
Workmen's compensation:	
Disability benefits	11, 12, 23
Expenditures	26
Financing	17
Survivor benefits	11, 23
Total payments	2, 23

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Through representation on the Yearbook Advisory Committee and through preparation or review of specific materials, all bureaus and offices of the Board concerned with the collection and analysis of data on the operations of social insurance and assistance under the Social Security Act contributed toward this YEARBOOK. Two divisions of the Bureau of Research and Statistics—the Division of Coordination Studies and the Division of Finance and Economic Studies—contributed the section on social security and the national economy which precedes the program sections; the latter division also prepared the text on financial factors in old-age and survivors insurance. Major responsibility for text and tables of program sections was carried by the analysis and statistics divisions of the bureaus concerned with program operations—the Analysis Division of the Bureau of Old-Age and Survivors Insurance; the Program Division of the Bureau of Employment Security; and the Division of Statistics and Analysis of the Bureau of Public Assistance. Material on the U. S. Employment Service was furnished by the Reports and Analysis Service of the War Manpower Commission. The Division of Publications and Review, Office of the Executive Director, as in previous years, carried general responsibility for planning, organizing, correlating, reviewing, and editing all material and seeing the volume through the press. That division also prepared the summary of significant developments in 1944, the list of recent Board publications, and the index.
